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Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. *

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. *

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

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GREATER SAN FRANCISCO



MERCHANTS MEET TO CONSIDER PLANS FOR A GREATER SAN FRANCISCO

Over Seven Hundred Attend the Annual Banquet at the Hotel Fairmont and Listen to a Discussion by Eminent Speakers, of the Proposal to Enlarge the City's Boundaries

If we find that the representatives of the important organizations and cities and towns around the Bay are in accord with the general plan of a Greater San Francisco, the Merchants' Association will be glad to give it serious, continuous and substantial support.
—Frank J. Symmes.

The Greater San Francisco banquet of the Merchants' Association on December 5 was generally voted by those present to be the most successful affair of the sort in the annals of the organization. The spacious Norman Cafe of the Hotel Fairmont was completely filled, and the Laurel court above was taxed to hold the overflow. Over seven hundred sat down together and applauded and cheered the speakers throughout the evening.

The general sentiment of the audience appeared to be in favor of consolidation, although the witty and eloquent attacks of Colonel Irish were received with hearty laughter and applause. At the conclusion of the bountiful dinner, President Symmes, of the Merchants' Association, arose to introduce the topic of the evening, and said:

Members and Guests of the Merchants' Association of San Francisco: Gentlemen:—Your Directors offer you this evening a symposium upon the topic of a Greater San Francisco; and after the feast for the body, in which you have indulged, it becomes the pleasure of your President to call forth the feast of reason and to turn on the flow of soul. If you cast your eye down the list of speakers it may be you can distinguish which is which, and can tell when the reason or the soul is to break forth.

No Fixed Verdict.

I can assure you that there has been no tampering with the witnesses, for no speaker has been approached. There is, in fact, something of a lottery feature in the occasion, as I myself have but a faint idea of the kind of "reason" or the quality of soul I may bring out. The speakers were selected from among the most influential citizens in the cities around the Bay, and from them we are seeking information.

I am sure that we may count upon much reason from the Athens of the Pacific, and for an abundance of soul from all along the line.

Wide Interest in the Subject.

Since the announcement of our subject a month or more ago, a keen interest has been aroused in it. The California Promotion Committee, it seems, has been studying it for two years, and the Real Estate Board has been at it for weeks, and they have since been so active and pushed the scheme so far that it was a question, for a time, if this Association would appear in the procession at all. But it is probable that whilst the constitution is being amended we shall be able to catch up. The fact is that we are nearly fifteen years old and we are slow, and find it difficult to go the pace of some of our younger brothers, but we are a pretty substantial and conservative kind of body and we usually serve an excellent purpose when the battle really begins.

Discuss and Then Decide.

There are many reasons why a city could be great, and there are many reasons in our own

why San Francisco should be great. But the Directors of this Association have not taken any vote upon the question; they have not declared themselves to any extent in any manner at all. It was considered wise that we should call together the representatives of the various cities and towns about the Bay and have a little discussion upon the question, and then—according to our usual method—make up our minds afterward.

The general trend of public opinion has been in behalf of the proposition that a Greater San Francisco can well and properly be made; to include much of the territory, if not all of the territory, surrounding the Bay of San Francisco. If we find, as I hope we shall, that the representatives of the important organizations and cities and towns around the Bay are in accord with the general plan of a Greater San Francisco, the Merchants' Association will be glad to give it serious, continuous and substantial support.

Local Autonomy Always Considered.

So far as it has met with any discussion on our part, the idea has been based entirely upon a larger city made up, in its component parts, of the cities and towns now surrounding the Bay, with the utmost freedom of self-government in each and every case. I believe it possible that a great city can be made up here upon lines perhaps different, more liberal and extensive, than those of any city which has yet been made as a combination of smaller parts.

There are many reasons why San Francisco should be and will be one of the greatest cities of the world. When you consider its harbor, with scarcely an equal on the face of the earth; when you consider the 100 miles or more of water front surrounding that Bay, with its cities and towns already overlapping and connecting with each other; when you consider that it is only a few years, comparatively, when the whole line around the Bay shall be settled; and when you consider that back from that water front, in every case, are the hills, at a distance of from one to ten miles back, providing, as it should always be for human habitation, a hillside for the residents, you must realize the advantages of our matchless location. And when you consider that in recent

days, since the automobile and the trolley car have extended the territory of cities, business men have been enabled to live at a greater distance from their place of business than they did formerly; when you consider all these factors, a city located upon a harbor like San Francisco, upon the face of a continent with 110 millions of people behind it, with the territory on the other side, embracing the islands and lands beyond, with over 800 millions of people, can you believe it possible that this city on the main gateway between these two great bodies of people can be anything but one of the largest cities in the world?

You may call it what you may to-day, whether it be Oakland or San Rafael or San Mateo or Milpitas, the time will come, be it soon or late, when it will all be San Francisco. (Applause.)

It should be the purpose of this Association, as it should be the purpose of all of these gentlemen who have undertaken to father the question, to do it upon a basis of the most substantial, sensible, reasonable government.

All Interests Must Be Considered.

In a city as large as this might be, where interests are different in different localities, all the various interests should be carefully considered. And to my mind it can be easily and properly carried out in due and proper time.

We have been favored by many acceptances of our invitations to these gentlemen, representing the different cities and towns about the Bay, and several have promised to speak to us on this subject. From the great City of Oakland, where we understand there is some jealousy upon this question—I understand that with some it is a question whether the greater city should not be Oakland instead of San Francisco—there appears a positive disapproval, but to my mind it would be better to be a good substantial part of San Francisco than to be the whole of one of fifteen or twenty Oaklands, for there are certainly that number in the country. Would it not be better to be the wee tail-end of San Francisco than to be the whole of Milpitas? Would it not be better, as we travel the world around, to register from the great city of San Francisco than to hail even from San Rafael or San Mateo or Berkeley? But, gentlemen, we are here to present to you this question from the various points of view of the gentlemen from these different localities and organizations.

I have the pleasure, therefore, of presenting to you as the first speaker the President of the City Council of that great town of Oakland, Mr. A. H. Elliott. (Applause.)

A. H. ELLIOTT STRONGLY FAVORS CONFEDERATION

President of Oakland's City Council Sees Economy and Efficiency in the Consolidation Project

Mr. Elliott addressed his audience as follows:

Mr. Toastmaster, Fellow Citizens of the Merchants' Association, and Fellow Citizens of all

Towns Around the Bay:—I can not, indeed, be insensible of the honor which you have conferred upon me in asking me to address this vast assemblage of American business men on a ques-

A municipality is a factory for turning out, for the people who pay the taxes, good roads, splendid public buildings, good sewers, good sidewalks, a fine system of education, a fine system of police protection, and a fine system for the protection of the public health. A municipality exists for no other purpose than that. Why is it that the people of two neighboring cities should not set around themselves a government that can give them what they desire with the greatest possible proficiency and the least expenditure of their money? —A. H. Elliott.

tion as important as the question of forming a greater city of San Francisco and other cities around the Bay. But I wish it understood at the start that while, as the chairman of the meeting has announced, I am the President of the Oakland Council, I am talking here to-night in an unofficial capacity, and I have not consulted the people of that City and I would not have them bound in any way by anything I shall say.

The Spirit of the Era.

As I study this problem I observe that consolidation and organization are the spirit of the commercial era in which we live. I do not know what may be your views of great corporations or consolidations, or what criticism may be in your minds against them, but I think in a spirit of fairness you will concede that great consolidations of capital have stimulated production, have eliminated waste, and have produced the greatest possible proficiency. (Applause.)

Conceding, then, that this is true, let us ask you what is your theory of government? You may hold some theories different from mine as to the function of the great government under which we live, and as to the function of the state government.

I think you will all concede that whatever may be their functions, it is certainly the idea of a municipality that it shall govern its people for the purpose of doing the public business for the citizens in a way that will produce the greatest result upon the least expenditure of money. (Applause.)

If that be true, then why is it that the people of two neighboring, two contiguous cities, who have common business pursuits and common interests and common civic destinies, should not adopt a principle which has already been demonstrated to be true, and to set around themselves a government that shall be a combination for administrative purposes, a combination that can give them what they desire with the greatest possible proficiency and the least expenditure of their money? (Applause.)

Only Experience to Guide Us.

I know of no other lamp to guide our feet in this matter except the lamp of experience. If we gaze around us and study history, what do we find? London, across the great ocean, London that foreigners are proud to speak of as the greatest city in the world; London, the great city which already has worked out the problem of consolidation, and to-day is a city occupying a country five and one-half times in extent greater than the country which we propose to incorporate into San Francisco.

And then come across the Atlantic and note the American city, New York, a city to which we all ought to point with pride. New York has already tried the experiment of consolidation, and Greater New York is the product of the practical working out of that idea, and the result of it is that New York has joined in this consolidation scheme and now has only one-half the amount of taxes she used to have.

And then come to Chicago—the modern Rome, to which all roads lead—Chicago, with its ninety square miles of territory, has tried out the problem of consolidation. Ask the Chicagoan whether he would go back to the village idea or whether he is not proud to be a member of that great city of Chicago.

And Pittsburg, the greatest industrial city of modern times, has just tried out the experiment and pronounces it a success. Pittsburg occupies both sides of the Allegheny River. And so I might go on with Cincinnati, and little Birmingham, which is now about to hold an election on the question as to whether they shall

consolidate the cities which lie about that little town.

The Matter of Taxation.

Experience teaches, so far as experience can teach anything, that consolidation is a good thing. I suppose there is no question which interests people so much as taxation. The American pocket is the most sensitive part of the American citizen. (Applause.) When we assert here that taxation must of necessity be reduced under a form of government which by its nature reduces its operating and administrative expenses, we are making an assertion which perhaps we have not time here to prove, but which, theoretically, of necessity must be true. For do you not see that under a system of a great city, where administration and operating expenses are reduced, it must follow as night does day that the taxes which the people have to pay for the support of their government must be less? The fact is that in New York, and especially in the outlying cities surrounding New York that came into the incorporation, taxes were reduced by 50 per cent.

The Borough System.

We are not proposing here to wipe out the identity of these cities around the Bay. We recognize the fact that they have a history, that they have traditions. We are proposing the borough system, and, if you please, we start with San Francisco and break it into boroughs—the Borough of the Western Addition, the Sunset Borough, the Borough of the Fifty Varas, and any other boroughs you can name.

We will go across the Bay and say to Oakland, "Break yourself up into two boroughs, the East and the West Borough." The idea is that each borough shall have representation in the interests of the great city as opposed to those things which are of a local character.

The Mistake of New York.

We will learn from the great city of New York. It is conceded that the original charter of New York was a mistake in this, that it did not reserve to the boroughs all the power which they should have had. We shall profit by the experience of New York, and we shall guarantee to these boroughs a complete local and political autonomy. We shall see that the boroughs have complete administration of those things which are purely of a local character, reserving to the general city the right to legislate upon those matters which are of more than local interest.

I have not time to illustrate the benefits of a city and county consolidated government, but one will readily occur to you. A city has to have well-known sources of water supply, and if one city grabs up the source of supply the other cities are deprived of it; or, as is more likely to be the case, if private capital takes up that supply for the exploitation of the people of the State, it follows that the other cities will be deprived of water.

Under a combination or a consolidated city around the Bay we are not limited to small sources of supply, but with forty millions of dollars, which will be a mere bagatelle for that kind of city, we can bring water from the snow-capped tops of the Sierras. (Applause.)

That will cost, according to the estimates of engineers, forty millions of dollars, but with the property of all these cities, and a population of 800,000, no administrative body would hesitate for a minute to go into the undertaking of bringing water down from the Sierras to the cities around the bay.

Confederation the Right Word.

I am advocating consolidation, but I think the word should be changed; I think that instead of

"consolidation" we should substitute the word "confederation," for this is after all a mere confederation of the cities and towns around San Francisco Bay.

And when the cities and towns go into this confederation they will reserve for themselves the administration of those things which are purely local in their character, but they will grant, by a beneficent concession to the confederacy, those things which are of general interest for all the people.

For, as I said in the beginning, a municipality, after all, does not decide questions of finance, nor all those great questions which require statesmanship, but a municipality is a factory for turning out, for the people who pay the taxes, good roads, splendid public buildings, good sewers, good sidewalks, a fine system of education, a fine system of police protection, and a fine system for the protection of the public health. A municipality exists for no other purpose than that.

The Bay is No Barrier.

We are told that San Francisco Bay offers an insurmountable barrier to the organization of the cities around the bay into one great city. The proposition, frankly stated, is that the cities lying within fifteen miles of San Francisco shall come into this combination, each preserving its own identity. And they tell us that San Francisco Bay offers an insurmountable objection. Every one of you who has been to New York will understand the truth of what I say when we assert here positively that I can go from the City Hall in San Francisco to the City Hall in Oakland in less time than you can go from the City Hall in New York to that in Brooklyn during business hours if you go over the crowded Brooklyn Bridge. And if you have a particle of imagination you can see San Francisco Bay so treated that the people can commingle even more freely than they do now.

Citizen of Two Cities.

Will you permit a personal word to illustrate the point? I was born and raised in San Francisco. I was educated and lived for a time in Berkeley. I am now living, and I vote, and I have been honored with public service in Oakland. And I thought to-night as I stood upon this hill and looked out over San Francisco and Oakland, "to which city, after all, do I really belong?"

Will you people in San Francisco tell me how I can devote myself with loyalty to either San Francisco or Oakland under this present condition of affairs? If I turn my back upon San Francisco, is that right, when I earn my bread and my living here? If I turn my back upon Oakland, is that right, when I live there and I vote there and I am raising my family there?

Many Such Citizens.

My case is typical of a great many cases. On the decks of the boats that come across San Francisco Bay there are thousands of men who look to the City of the Oaks and then look to the city that is builded upon these hills and say, "I belong to both of these cities. I am proud of San Francisco and of Oakland, of both sides of the Bay. I am proud of Greater San Francisco." (Applause.)

Twenty-eight Oaklands.

Permit me another personal incident. While in New York I registered as coming from Oakland, thinking that was my duty, and I found another man registered ahead of me as coming from Oakland. The other man came from Oakland, Illinois. I started an investigation and found that there are, in the United States, twenty-eight Oaklands. (Laughter.) There are three San Mateos, three San Rafaels, and I don't know how many Richmonds. But the fact remains that there is only one San Francisco. (Applause.)

And when I register in a city I wish it known that I am a Western man. I am proud of my West. I want it known from the name that stands upon the register that I come from the West. And I see no good reason on grounds of

sentiment or logic why I can not register from Oakland, San Francisco. (Applause.)

Joined by the Bay.

San Francisco Bay dividing us! San Francisco Bay is the cohesive principle that binds these cities together. San Francisco Bay, on the surface of which there is destined within a quarter of a century to ride the commerce of one-half the world! San Francisco Bay with its Golden Gate wide open, emblematic of the hospitality which we are about to extend to the battleships of the nation which may rest here in safe anchorage!

BAY SHORE CUT-OFF BRINGS SAN MATEO NEAR

Paul Pinckney Indicates the Community of Interest That Already Unites the Southern Territory to San Francisco

You ask us to unite with you. I want to say that we are already united by every tie, every interest, except political union. Whatever is to the benefit of San Francisco is to our benefit. Our interests are intimately interwoven. In fact, if you don't annex us, we shall one of these days annex you.—Paul Pinckney

At the conclusion of Mr. Elliott's address President Symmes introduced Mr. Paul Pinckney, editor of the San Mateo Times, saying:

Gentlemen, if you have noticed the map which is shown on the inside cover of your menu, you will discover that the boundary of San Francisco, in the year 1854, was down near the Santa Clara line. San Francisco in her generosity then gave away almost her entire territory to San Mateo. It would be no more than fair now if we were to ask them to give it back to us and become a part of the greater city. When Thomas Carlyle was asked what was the population of Great Britain, he replied: "Thirty million people, mostly fools." If you were to ask Mr. Pinckney, who is to speak to us next, how many people there are in San Mateo, he would probably say: "Three or four thousand, mostly wise men—from San Francisco." We can not hear these representatives from the different places around the Bay without reminding them that there are a great many of us who go into their districts at night only to go to bed, and there is no substantial reason why a man's city should not be large enough to include his bedroom as well as his shop. (Applause.)

Mr. Pinckney spoke as follows:

Mr. Toastmaster, Gentlemen of the Merchants' Association, and Fellow Citizens: I feel very distinctly the honor that has been conferred upon me in being permitted to participate in the beginning of what is to be a most worthy and great cause, the beginning, as I believe, of the Greater San Francisco.

I notice from this sketch, to which Mr. Symmes has referred, that the county of San Mateo has been wiped off the map entirely. Perhaps it is only in anticipation of what it will be in the future. Here are some small dotted lines to show where San Mateo County's boundary used to be. The major portion of San Mateo County has been given back to San Francisco; a small corner is donated to Santa Clara, while the remainder goes to Santa Cruz, which also has aspirations. (Laughter and applause.)

Country Brought Nearer.

I infer from the drawing of this map, indicating the old lines of San Francisco County, that the upper end of the peninsula grew top-heavy, as it were, and we tried to discard the balance of the county, and now they are beginning to take notice of us, they are beginning to covet that territory again, they are going back to the old love, they have discovered an affinity. (Laughter.)

I always try to get the spirit of an occasion, and I have tried to find out what is the spirit that is hovering over this banquet. It is suggested to me by the program which I hold in my hand.

You will notice that the figure adorning the front cover does not stand poised over San Francisco alone, but over San Francisco Bay and all the cities that lie about San Francisco Bay, and if I could put a motto into the voice of that figure and make her speak it, it would be this: "The cities around San Francisco Bay—one for all and all for one." (Applause.)

Perhaps another reason for it was the remoteness of these districts in those days from the center of population up here. That has since been removed.

When the last act of the Louisiana Purchase had been consummated, Napoleon is said to have remarked to one of his ministers: "I have given to our ancient enemy, Great Britain, a rival that will humble her pride and will become the scene of future civilization and industrial activity."

When the Southern Pacific Company completed a short line down the peninsula, at an expense of over \$7,000,000, it gave to San Francisco an imperial domain that is in the future to become one of the constituent parts of the world's metropolis, and that metropolis will be San Francisco.

When you can take a train at Third and

JOHN P. IRISH IS OPPOSED TO CONSOLIDATION NOW

Declares the Execution of the Plan Should Wait Until the Cities on the East Shore are United

My advice to San Francisco is, to let us alone until these contiguous populations have been combined under one civil government under a test of the borough system, and then, if you please, go to that one concentrated population and propose to them your scheme of confederation with San Francisco.—Hon. John P. Irish.

President Symmes next introduced Colonel John P. Irish, saying:

The Merchants' Association has never taken up any subject that it did not want to find out about both sides of it. From our next speaker, Colonel Irish, of Oakland, we have been promised that he will tell us what objections there may be to a consolidation of this kind. I know of no man who can tell either objections or recommendations more satisfactorily, more entertainingly than Colonel Irish, and I now present him to you.

Colonel Irish was greeted with prolonged applause and spoke as follows:

Mr. President and Gentlemen of the Merchants' Association: I regret that a cold has so crippled my voice that I will not be heard by everybody in this great assembly. I come

Townsend and go twenty or fifty miles into the country as quickly as you can go to some of the remote sections out here in the Sunset District, right in your city limits now, the time has come when your overflow population must spread to those sections, the time has come when San Francisco must extend her limits. And while I can not speak for the people of San Mateo authoritatively, my individual belief is that this expansion and extension are inevitable. You can not prevent it. Other speakers here will speak to the general subject; I confine myself locally to the San Mateo part of it.

Already Part of San Francisco.

You ask us to unite with you. I want to say that we are already united by every tie, every interest, except political union. (Applause.) Whatever is to the benefit of San Francisco is to our benefit. Our interests are intimately interwoven. In fact, if you don't annex us, we shall one of these days annex you.

I understand a committee has been formed to promulgate your form of government, the theory of government you are going to give to these cities. It is very natural that our people should wait to find out what you have to offer, what the mutual advantages will be. I have no doubt the committee will be equal to the occasion and will be able to offer a system of government that our people will accept. I think I can safely say that a majority of our people are kindly inclined to the proposition. You could not expect them to embrace it without reservation until the details of it are put before them.

Attractions of San Mateo.

I can not forbear, in speaking of a part of this territory which you are ambitious to annex, relating one little incident which shows, as a citizen of San Francisco expressed it, what a good town San Mateo is. I saw a couple of San Francisco business men the other day and they were in very high spirits; they were feeling as fine as a boy with a painted wagon. One of them was saying to the other, "What is the best town in California?" and the other answered, "San Mateo." Then the question was put, "Why?" The answer was, "Because I went down there to-day with a check for \$250, I presented it at the bank, and they paid me in gold coin." (Applause.)

from Oakland and I can say, with St. Paul, that I come from no mean city. I come from a city whose people are not to be wooed by a sneer; a people who are very apt to consider their own interests in any scheme for greatness, expansion, and consolidation.

Thinks It Unfortunate.

It is my own judgment that this movement is a misfortune to the population on the other side of the Bay. We have there our own schemes for procuring deep water, for securing a system of parks, for securing all of those things which belong to the people of a great municipality. All of these schemes of ours are sure to be held in abeyance, if not injured, by the discussion of this question of confederation with San Francisco.

I have made some inquiries among the people of Oakland, and my present judgment is that seventy-five per cent of them are opposed to this

confederation. I wish you, then, to listen to my cracked voice to-night as the voice of one who has some advice to give.

I believe that the movement is untimely. It is a movement for the confederation of non-contiguous populations. The people on the east side of the Bay, largely impelled by the intelligent impulse given that movement by Mr. Olney when mayor of Oakland, have their own schemes for the consolidation of those populations under one city and county government, under the borough system.

First Unite Contiguous Populations.

My advice to San Francisco is to let us alone until these contiguous populations have been combined under one civil government under a test of the borough system, and then, if you please, go to that one concentrated population and propose to them your scheme of confederation with San Francisco.

There are amongst us those who object to the origin of this movement. It began in the newspapers of San Francisco as a proposition for a cure of the moral evils under which you were suffering here.

And there are those in my town who object to being administered as a medicine to cure the moral diseases of San Francisco. (Laughter and applause.) There are many functions which may belong to the people of a community, but it is perfectly natural that they should object to being administered to another people either as an emetic or a purge.

Objects to Promotion Methods.

Then there is another objection—I am advising you now—to the use of promotion methods in carrying out this proposition. Over in my town a promoter is regarded as a man who is willing to furnish the sea if somebody else will furnish the ships. And we object to that method. We object to the conclusion in advance that we are to be taken in nilly-willy as a part of San Francisco.

Among the things I have seen proposed is that when the matter comes to a final issue it shall be submitted to a vote of San Francisco and a vote of these communities on the other side of the Bay. To that we shall decidedly object. This scheme, when it comes to its ripe period, must be submitted to a vote of the separate communities, and if we decide against it we are not to be overcome by a preponderance of the votes of San Francisco.

New York's Experience With the Revenue.

From what I have said, gentlemen, and I could say much more if I had the voice, you will observe that in promoting this scheme of yours you must be governed by the principle of absolute fairness, of absolute truth, and when you come to us telling us that the consolidation of the Greater New York resulted in a greater economy of government in its component parts, who tells us that, tells us what we know by the figures not to be true.

The salary list alone in Greater New York is greater than the appropriations of the United States Congress for the regular maintenance of the United States Army and Navy. Greater New York has already, as you read in the papers to-day, borrowed, for maintenance of her enormous bulk, up to the limit of her constitutional permission, and can borrow no more. Now, the figures for New York are not to be used here to lure people on the east side of the bay into this consolidation upon the statement that it is to be cheap.

Low Assessments in Oakland.

I read upon your bill of fare the taxation figures. Every citizen of Oakland knows that if the assessment on the property in Oakland and Alameda County were up to the standard of San Francisco, our rate of taxation would be less than it is here. We have unfortunately for years been subjected to too low a rate of assessment and too high a rate of taxation. So these figures are no lure. Other arguments made here are no lure. I have listened to my young friend Elliott, and as I listened to him I have been reminded

of the truth that youth is the age of infallibility. As we grow older we are more careful in the formation of our opinions and more patient in their consideration.

Willing to Meet on an Equality Only.

Now, I have intended not to antagonize, but to advise. Abandon these mere lures. If you please, if you want ultimately to achieve your scheme, let the east side of the Bay alone until those contiguous populations have been massed under one form of city and county government, and when we have done that, furnishing the object lesson in the borough system of confederation, then come to us and we shall meet you as equals and not as inferiors; we meet you then to discuss as a business proposition whether San Francisco shall take in both sides of the Bay.

I have done you great injustice, my friends, and myself no less injustice, to attempt to talk to you in a broken voice to-night, but on account of the misfortune of a cold I find myself entirely unable to give you a further declaration of my reasons. I thank you for the hospitality which this great Merchants' Association has extended to the populations around the Bay. We have for you the most profound respect. We recognize in you that rationalizing element in San Francisco which has fought for better things in this great city. We join you in the belief that it is not in greatness but in goodness that municipalities are

to excel, and we beg of you to consider not so much the proposition of a Greater San Francisco as that of a better city.

A Refuge in Time of Need.

Our sympathies were with you when you were in misfortune. You came to us as to a house of refuge, and no man fleeing from the tragedy that was upon you had occasion to question the hospitality and the neighborly kindness of Oakland. (Applause.) When your commerce was destroyed by our tragedy, and the cities from Puget Sound were here luring it to go into exile, we did our duty by holding that commerce to San Francisco Bay. And we did our full duty. That was as much in your interest as it was in ours. We have civilization in common, we have sympathies in common, we have the memories of a great tragedy in common, and I beg of you in promoting this project of yours to remember that my town is entitled to your respect, and to treatment as a city composed of your neighbors whose opinions are not to be dismissed by a sneer nor put aside by doggerel verse.

Only Basis for Negotiation.

Come to us then in that spirit, and we will talk it over, and if it shall be finally impressed upon our people that it is in the interest of this majestic commerce that these communities shall be merged, treat us as equals and we will consider with you the terms of the merger. (Applause.)

PROF. STEPHENS FAVORS A UNION OF SMALL BOROUGHES

Historian Warns His Hearers Against the Sort of Consolidation that Would Make a Municipal Austria-Hungary

If Col. Irish has read the history of Austria-Hungary and compared it to the history of the United States he will see what a fatal thing it was to wait to combine two fairly equal units and how very much happier the United States has been because it has not had any preponderating state in it. I should be utterly and bitterly opposed to a consolidation with San Francisco, unless San Francisco will decentralize into at least three separate boroughs.—Prof. Henry Morse Stephens.

When the applause that followed the remarks of Colonel Irish had subsided, President Symmes said:

Gentlemen, I think I can safely assure Colonel Irish, in behalf of the Merchants' Association, that his town shall receive all the consideration of justice and fairness that lies within the power of the Board of Directors and of our organization itself to give. It has always been our policy, as I have said before, to look fairly and squarely upon the two sides of every question, and we are very anxious to do so in this case.

It is a great blessing to be a scholar, to be a man who knows the affairs of the world beyond the small and immediate present, and the little immediate circle which surrounds us in one locality. We are blessed by the presence of a scholar, a historian, Professor Henry Morse Stevens, of distinguished fame and great ability, whose opinions upon this or any other subject are entitled to our highest respect. We are grateful to him for his presence to-night and we shall be thankful to him for giving us some words upon this subject in the light of his broad intelligence and education.

Professor Stephens was followed with the closest attention throughout. He said:

I find, Mr. President and Members of the Merchants' Association, that I have to extemporize a reply to my dear friend, Colonel Irish, for I had no intimation of the line he was to follow in his argument. But it is not a very difficult thing to extemporize a reply even to him, for as far as I can gather his main point is that Greater San Francisco should take two bites at the cherry; should wait, in other words, until the other side

of the Bay has consolidated before a further work of consolidation should be attempted.

Union of Two Equals Disastrous.

Now, I can not believe that Colonel Irish does not know very well the disastrous effect of any particular dual combination.

If he has read the history of Austria-Hungary and compared it to the history of the United States, he will see what a fatal thing it was to wait to combine two fairly equal units (applause) and how very much happier the United States has been because it has not had any preponderating state in it.

I am a delegate from no city. No city has seen fit to delegate me to do anything. I had to explain with care over the telephone to several fellow-residents in Berkeley, that nothing would induce me to appear as a delegate for anything except the University of California, which, after all, is the property of the whole state. And if I have any right to speak to you here, it is because I do not speak as a resident of Berkeley, I do not speak as a resident of a trans-bay district, I do not speak as a citizen of San Francisco. I speak as a professor in the University of California who has studied this matter with some little care, and who, I am afraid, may speak to you too much like a professor. (Laughter and applause.)

Two Tendencies at Work.

But speaking from the point of view of a professor of history, let me assure you that we can see very clearly, in the study of the institutions of the last one hundred and fifty years, a dual tendency; one toward consolidation and central-

ization, and an equally strong tendency toward decentralization. Greater San Francisco has an unequalled opportunity to make a new sort of city.

The largest urban community in the world that is not joined in some form of administrative unity is the urban community that lives around the Bay of San Francisco.

There is absolutely no question of that. Here is a large urban community, with common interests, and sooner or later it is as absolutely certain to consolidate as that we are here to-night.

How Shall it Consolidate?

It is absolutely certain to consolidate. The question is how? Is it going to be wise enough to learn from the experience of decentralization and keep alive those vigorous local communities which we have around the Bay?

I should be utterly and bitterly opposed to a consolidation with San Francisco unless San Francisco will decentralize into at least three separate boroughs. I do not believe in predominant partners.

In a talk I was honored to make at the Chamber of Commerce, I pointed out that all our modern experience with regard to federation, with regard to centralization, shows generally that where decentralization accompanies centralization, there you have a great political force, a great administrative force. The United States is further strong because of the strength of its forty-six local unities; it is because the states are strong that the United States is strong.

Evidence of Health.

Oh, I know the old discussion that has been going on for years as to whether things are not being too highly centralized at Washington. There is no healthy political community in the world in which that discussion in regard to centralization and decentralization is not going on. If you go to Germany to-day you will find in Bavaria, in Baden, in Saxony, a vehement opposition to the predominant partner, Prussia. The same thing exists in New York—you find an opposition to the predominant partner, Manhattan. You will make a great mistake unless you consider very carefully that consolidation must, as I say, go with decentralization.

Ever since the earliest times that urban communities have existed, they have presented a different set of problems of government from the problems of country communities. An urban community needs a certain very distinct public existence which is not necessary in a village. Urban community government has been studied and experimented upon for hundreds and hundreds of years, and as the result of that experimenting all wise experience shows us that you have present on the one hand a local neighborhood spirit, local traditions; on the other hand, a realization of the strength that comes from being a member of a great community.

Independence in Local Affairs.

And that is what San Francisco must work toward if she would make a success of her consolidation. Her strength lies in the fact, with all due deference to Colonel Irish, that the communities on the other side of the Bay have not consolidated. And I hope they never will consolidate.

I hope most heartily that beautiful Alameda, that has always been personally so kind to myself, and Richmond and Fruitvale and Haywards and, above all, my own little city of Berkeley, will preserve their own independence in those things that concern themselves.

I should be bitterly opposed, for instance, to a great united school department. I speak with some knowledge of education—it is my business. An important thing in all education is that the local interest should be kept in the local schools. I could not imagine our schools in Berkeley, or the schools in Richmond, being properly governed from the City Hall in San Francisco. (Laughter and applause.)

Consolidation With Decentralization.

It seems to me, then, that in this problem the great thing to discuss is the principle of consolidation with decentralization.

The attempt to make a great, big urban community without regarding the traditions and the rights and the duties of local communities will be a consolidation fraught with disaster.

The strength of consolidation lies in the consideration by some such body as the committee appointed to consider it, of what are the things that should belong to the central government and what are the things that should be left to the local communities.

I have spoken of schools; prohibition is another matter that should be left to the individual communities; the question of parks is a question of primary importance. I can see that the committee that has been appointed to work out a scheme of consolidation and decentralization will have many a thorny question to deal with: the question, perhaps, of developing two fire departments, the question, perhaps, of dealing on a large scale with the police department, the question of what departments can best be consolidated and what can be separated. But, gentlemen, the genius of the American people has shown itself in making a great federal government which allows full and enthusiastic citizenship to every state.

Loyalty Not All Local.

Do you mean to tell me that a Californian is not as enthusiastic an American as a man from Alabama or from Maine? You know that he is. Is it not possible, therefore, that a man from Berkeley or from Richmond or San Mateo or San Rafael can be just as loyal a citizen of San Francisco as of the little town in which he lives and where he educates his children? (Applause.)

You are fighting against all the tendencies of modern progress if you try to delay this movement. The thing is to see that it shall be wisely guided.

I lived in New York all through the fight for making the Greater New York. I foresee that for years to come there will be much discussion. There are many details to be dealt with, but I am perfectly certain that these details, when they are discussed by sound statesmen and by experienced business men, can satisfactorily be adjusted. You are not going to tell me that there is going to rest on the United States, as there has rested so long, the stigma that though it can make a success of a national government it can not run an honest municipality. (Applause.) But it can only do it with the co-operation of a whole community, it can only do it here if the whole urban community is ready to join together for the purpose of solving those problems that belong to the Greater San Francisco, and of leaving to the smaller cities those matters that belong to their smaller units.

Greater City Already Exists.

And in conclusion let me say that the Greater San Francisco really exists in everything except administration. We are all San Franciscans (applause); we know it. Do you mean to say that we did not know it in the month of April, 1906? It happens to be the task that occupies my mind at present to put into some shape a history of those most eventful weeks, and as I turn over the information I have as to the work that was done in Oakland, the work that was done in

San Rafael, and the work that was done in Berkeley, there keeps coming back to my mind the sense that we are one community (applause), and being one community in thought, in sympathy, in business, why should we not have an administrative unity that will illustrate that spiritually a community does exist amongst us?

State Would Not Object.

I saw the other day in one of the papers the idea propounded that the rest of the state would object to a Greater San Francisco, that the great valleys would oppose it. I know California better than that, despite my brief five years of residence; I know, and I am perfectly confident in speaking of it, that the rest of the state of California will set no obstacle in the way of this great urban community governing itself in the things for which it should govern itself, and in leaving, as I have said, to the smaller boroughs the things in which they should govern themselves.

And now, as I conclude, let me say that this business is for gentlemen like yourselves to settle; it is for no poor professor, who, by the mere position he holds, proves that he is not a practical business man. I can not point out how to do it; it is for the professor to say, though, how similar things are being done. It is for him to say what are the lines along which progress is moving.

Just one more word of sentiment. We do like to belong to a city which has not only the name all over the world that the city of St. Francis has, but which has, within the last year, given proof of that gay courage which enabled its citizens to overcome the greatest calamity of modern times, which has enabled them to smile their way through disasters which would have broken down the population of any other city on the face of the earth. (Applause.)

We want to belong to you, we do belong to you, and in due time we shall sign ourselves as from Berkeley, San Francisco. (Applause.)

Irish Wants Information.

As Professor Stephens concluded Colonel Irish took the floor and said:

With no ungracious object, but for purposes of illumination, I would like to ask the Professor why the confederation of the East Bay population under the borough system should not be advancing, while the confederation under the borough system with San Francisco would be a good thing? I want to know his answer.

Professor Stephens replied:

In one single sentence, in reply to Colonel Irish: Because if the Trans-Bay Federation took place first, there would be a negotiation for a union between two equal powers, and you would have an Austria-Hungary, which is a lamentable thing to speak of. I prefer to see Berkeley and Alameda and Richmond coming in, with their own independent individualities, into San Francisco and not into Oakland. (Applause.)

Colonel Irish then remarked:

Speaking just one more word for the East Bay population, the East Bay population would prefer to be considered upon an equality, and not upon a basis of inferiority.

MAYOR TAYLOR OPPOSES DIVIDING SAN FRANCISCO

Is Not Opposed to Confederation, But Declares the City will Never Consent to be Carved into Boroughs

President Symmes next arose and introduced Mayor Taylor, of San Francisco, who was the recipient of the most enthusiastic ovation of the evening. The Mayor said:

My Friends: I can not express to you the feelings that I have at this moment, when I see in this vociferation of cheers such an assurance

of confidence in me. (Applause.) If I have any prayer in my heart at this moment, and I believe that I have, it is God grant that that confidence may never be violated.

I meet you as men who have made many a glory for San Francisco. It is the merchants of this city who have come forward at every

I don't believe San Francisco will ever consent to have her body carved up into boroughs. I don't believe that San Francisco or San Franciscans will ever consent to put aside all of her great traditions, all of her great glories, all of her great deeds, all of her sorrows, all of her triumphs, and be known no more, as she would be known no more. If the project is to be carried out along those lines I say that it will never be carried out.—Mayor E. R. Taylor, of San Francisco.

crisis of her fate. In the early days, when crime rode wildly here, it was the merchants who came forward and dispersed with one blow those who were disgracing the city. And when the city came under the corruption of 1856, it was the merchants who formed that famous Committee and, as with a besom, swept the streets of this city—the moral streets—clean and pure. And so it was in this last campaign, when we had great moral issues at stake—it was the merchants of this city who supported loyally, royally, and devotedly the ticket which was elected and which placed San Francisco in a fair and broad light once more before the world. (Applause.)

Question Should be Studied.

This project which is now before us is one surely not to be determined by eloquence. If it were it would be easily determined in favor of this consolidation or confederation by such eloquence as we have had to-night from Mr. Elliott. (Applause.) But it is one to be considered well; it is one to be considered in the first place, as it seems to me, by committees appointed by proper authority—a number of committees, each one to take into consideration some particular part of the project. And when they have made their report, then it will be for the citizens of these various cities to determine whether or not they will go into this consolidation or confederation—I care not what you call it.

It seems on the face of it to be, as Professor Morse Stephens said, a natural thing. Here is this magnificent bay, the greatest thing of the kind on the face of the earth; one entire and perfect chrysolite, having the most varied shoreline of any bay in the world perhaps of greater superficies than any bay in the world, blessed to the utmost degree with variety, and jeweled on its borders with magnificent hills, beautiful in themselves, but which may be made more beautiful still. It is the physical center of these cities, the citizens of which have the very great privilege of living upon its borders. And what a privilege it is!

A Working Climate.

Even as a matter of breathing the air, where will you find on the face of the earth such air as we have around this bay? (Applause.) When I first took it into my delighted lungs I said to myself as I walked up the street on the 4th day of February, 1862, "This is Paradise." And that refrain kept beating in my brain, and it has kept beating in my brain ever since.

Professor Morse Stephens, at Berkeley, gets the breath of this delightful bay and he knows how well he can prosecute his labors there. I dare say he will vouch for the fact that he has never been able to do so much work anywhere else from the beginning of one year to the end of that year as he has at Berkeley. There is not, as all of us know, one day in the year on the borders of this bay when we can not work every day, whether working with pick and shovel or with a carpenter's hammer or saw, or whether one is making a brief as a lawyer, or whether he is preparing a lecture on history or on any other thing—because I fancy Professor Morse Stephens could lecture on anything, it makes no difference what, and besides all that he is a jolly good fellow, which is best of all. (Applause.)

Consolidation is Natural.

Now, I say it seems the most natural thing in the world, and it does seem to me that sooner or later it will come to be. Those who live on the other side of the Bay—there is no question about it—if they have any interest in San Francisco they feel themselves to be San Franciscans. That is so on both sides of the Bay. Oakland is

going to be strong, she has come forward within the last half dozen years by leaps and bounds. Her population has got above the 200,000 mark, and she seems to be about as good in her mind and as strong in her mind, if we can judge by Mr. Elliott, as she is great in her population. (Laughter and applause.)

Oakland and Alameda to-day are virtually one town (well, one city—is that it?), one metropolis. You can hardly tell now, that is, a stranger can not (it would take the Oakland expert or the Alameda expert to tell) where one of those cities began and the other ended. And so with Oakland and Berkeley. The way those towns are extending it will be no time at all—the time is nearly here now—when the three of them will be one metropolis; I don't want to tread on anyone's corns—I say one metropolis.

Bay is No Obstacle.

I don't look upon the Bay as being any obstacle at all. Why, great goodness, large rivers run through some of the largest cities in Europe, as we know. The Bay here can be very well likened to one of those large rivers; it is simply a little wider than the Seine or the Thames, or the one that runs through Berlin—is there one that runs through Berlin? (Laughter.)

But with all this we must not be carried away. This is a very large project and it requires the most careful consideration. It means, I say, investigation from various view-points. That investigation can only be properly carried on by special committees, and committees made up of experts.

One great objection to this plan as proposed by some and advocated so strenuously and ably by Professor Morse Stephens is that of boroughs; that is, boroughs so constituted that each one will not have a predominance of territory or population; that decentralization is the thing that we must work toward in this matter, and not centralization. If that is the project, if the project is to be carried out along those lines, I say that so far as San Francisco is concerned it will never be carried out.

Won't Be Carved Up.

I don't believe San Francisco will ever consent to have her body carved up into boroughs. I don't believe that San Francisco or San Franciscans will ever consent to put aside all of her great traditions, all of her great glories, all of her great deeds, all of her sorrows, all of her triumphs, and be known no more—as she would be known no more.

Would San Francisco be San Francisco if you have a Western Addition Borough, if you have a Mission Borough, if you have a Telegraph Hill Borough? San Francisco would not be San Francisco any more. Of course it would not be. You would have greater San Francisco, but that greater San Francisco would be made up of innumerable boroughs, and not one of those boroughs would be San Francisco. I for one should never consent to any such project.

No Precedent for Carving.

And so far as we know history—I don't want to break any lance with Professor Morse Stephens on history; I am a little too prudent for that—but so far as my slight knowledge extends, I never have known a confederation where one of the elements of the confederation consented to cut itself up into minor parts. So far as I know anything about history every confederation that we have ever had, confederated upon the plan of each one of the elements of that confederation going in as it was. None of them would ever have consented to cut itself up into pieces and be no longer what it had been.

In the whole German Empire, if that could be

called a confederation, did any one of those states cut itself up? Did Napoleon, when he made the confederation of the Rhine, cut any of those cities up?

Identities Preserved.

There you have the confederation which really was, in one sense, formed after the victory of Germany over France—when you had for the first time the German Empire, not the Roman Empire over again, but a real empire, you may say a consolidated one—and yet each one of those elements that went into the Empire of Germany maintained its autonomy and maintained its king, and where there was not a king, maintained its prince.

If Prussia had had the power, perhaps, to overrun them and to swallow them into its maw, then they would have disappeared surely. But that is not the German Empire to-day. It is made up to-day of predominant Prussia and small states, but nevertheless, every one that went into it maintained its autonomy and maintains it to-day.

States Maintained Their Unity.

When you get on this side of the Atlantic, what do you find? When the colonies came together and fought out the War of the Revolution, they formed a confederation, and it was a confederation pure and simple. Would any one of those States have consented for a moment—would any one of them have gone into a confederation—if it had to be cut up, to lose its history and become nothing.

And so when that confederation failed, as it necessarily must have failed because it was too loosely aggregated, and we had to have a much stronger government, a government which we formed under the Constitution of 1789, and which we still maintain as it was then formed, did not every one of those States maintain its autonomy? Do you believe or does any one believe for a moment that we would ever have had a United States under that constitution or under any constitution if one of those larger States had been compelled to cut itself up into two, or three, or more pieces? They, of course, made a compromise so far as the small States were concerned. Had that compromise not been made, we never would have had the Constitution of the United States of America as it is to-day. They tried to equalize things by giving the small States the same number of Senators as the large States. Yet when you add the great number of representatives of the larger States to the two senators of the small States, you see that the predominance remains.

Not Opposed to Consolidation.

I am not here to-night to oppose this project at all. I have not thought about it enough. I have reached no maturity of judgment. When a newspaper reporter came to me to-day and said, "I wish you would give me a written copy of the speech you are going to deliver to-night," I said, "I very rarely write out speeches in the first place, and in the next place I have not any speech that I expect to deliver—what you might call a speech—for I don't know anything about the subject." But I subsequently thought this: "It is frequently easier to talk about a thing you know nothing about than it is to talk about a thing you know a great deal about, because if you don't know anything about a subject you have no hesitation; the more you know about a subject the more you hesitate, and the more there is in you the more difficulty you have in getting it out." You see that so well illustrated between Tennyson and Browning, for instance. There is Browning, whom I think, and others may think—at least I do—the greatest figure, in some senses, in English literature; that is, in the matter of natural and acquired endowment. The reason that Browning is obscure is simply because he had too much in him, and he could not handle it. But Tennyson, without one-tenth of the endowment, was much the greater artist. He was the most fortunate man that ever wrote poetry I think—you see I am on poetry now. He had just enough in him to ge-

at out with ease. You never saw a man who beat his gold out finer than Tennyson.

Easy if You Don't Know.

As I say, if you don't know anything on the subject it is very easy to talk upon it. Now, I am doing a great deal of talking here to-night, and I don't know anything really about this subject. All I got up here to say was that this is a project of very great proportions. There is no question about that. It looks well on the surface. It is one which would seem to work itself out naturally by the process of integration, just as we have seen these expansions mentioned by Mr. Elliott. They were natural integrations. If some of you know anything about Philadelphia, you will recollect the time—I do myself—when Germantown was quite a town, some distance from Philadelphia. Well, even the old Philadelphian can not now tell Germantown from Philadelphia, any more than you can tell Washington City from Georgetown, or Georgetown from Washington City; Georgetown now is a part of Washington City. When Washington City was founded there was no town there at all but Georgetown, and it was quite a large town.

Don't Be Hasty.

And so in all of these cases the process has been one of natural integration. This project may resolve itself naturally in that way, and it may be as Colonel Irish says, we are a little premature. What I would urge upon you all is not to be too hasty about it, but to have the proper committees appointed so that those committees may make special investigations into every part of this subject, and then we shall know how to deal with it.

Why, even in New York, when Greater New York was formed, was New York cut up into boroughs? Not much.

Do you suppose that New York, with all her great history, would have consented to be New York no more, to be carved up into boroughs? Neither did Brooklyn consent to be carved up into boroughs.

I don't know whether her consent was asked.

But there they have this borough and that borough, simply the cities as they existed. If this consolidation or confederation is to be brought about, so far as I am concerned I never shall consent, as I said before, to have the fair body of San Francisco carved up into boroughs.

Material Size Is Impressive.

I did not intend to say much of anything to-night, but I have been tempted to say what I have because of what the others who have preceded me have said. I must moralize a bit. Somebody told me the other day that they thought I should have been a preacher; that I missed my vocation; that my peg got into the wrong hole. In this matter, my friends, as in so many other matters, we are likely to view the subject simply from the standpoint of material size. Material size is impressive, there is no doubt about that. If I had my own way about it I would limit it to those cities whose feet are bathed by the Bay and whose heads are in the hills, and I would not go beyond that. But of course that is simply a question of detail.

There Must Be a Moral Gain.

If we have the metropolis of Oakland and the metropolis of Berkeley and the metropolis of Alameda, and the "town" of San Francisco, confederated into one, and we are no better morally than we were before, what gain is there? I say there is none. We had better stay as we are if we can not make ourselves better by coming together. That is the thing that we must accomplish.

If we can come together and be better citizens, if we can make ourselves and these great cities better cities, if we can have a better government, if we can have a better moral atmosphere, if we can make better and deeper the spiritualities of man, then I would say "go into it"; I would say "go into it although it might cost more to run it. For God's sake don't let us think all the time of what a thing costs." (Applause.) And let us remember all the time that "righteousness exalteth a nation and sin is a reproach to any people." (Applause.)

name, and a political tie. When my little city of Alameda, now of 26,000 population—I say when my little city of Alameda on the 18th, and there is only one "18th"—greeted the citizens of San Francisco who came over there to pay us a visit, a friend of mine was arrested for battery. I took his case. I said, "What is the trouble?" He said that somebody told him the people who came over there to Alameda were refugees, and the man who told him got this—biff. He said, "They are not refugees, they are our people." And they are.

All One People.

I look over this audience and I see my own people here, the people who live in Alameda, and the people who will take the last boat to-night to go home—not one or two, but dozens of them. You look upon Mr. Dohrmann as one of the leading citizens of San Francisco. He is an Alameda man; he lives over here temporarily. He is one of the men who made Alameda what it is, and Alameda is an example to San Francisco. We are one all around the Bay—Oakland, Berkeley, away down the coast.

Only One California.

There is only one California. We are proud that we are Westerners. In the whole expanse of the United States there is only one bay like that of San Francisco. (Applause.) We have opportunities here which no other people are granted.

As one of the speakers has suggested, the Bay of San Francisco instead of being an obstacle, is something which draws together these communities. It is nothing to go across the Bay. What is it? We get on our little steamer and it takes us about twenty-five minutes to go over there, in just about as quick a time as you can go out to the Western Addition. We sit there and we read our papers, and we have our business talks and our social talks. And your people hang on to straps to get out into the Western Addition. It takes you just as long to get out there as it takes us to get across the Bay. In the matter of time, in the matter of accommodations, in the matter of transportation, we are just as close to your City Hall as the majority of your own people are.

Willing to Be Medicine.

It has been suggested here to-night by my friend Colonel Irish that the people on that side of the Bay do not wish to be a medicine to cure the moral diseases of San Francisco. Now, I don't believe that Colonel Irish speaks even for the City of Oakland when he makes that statement. (Applause.) I am not speaking for the City of Alameda, generally, on this subject; but on that point I am speaking for the entire City of Alameda when I say that we are prepared and ready and able to be medicine for the people of San Francisco. (Applause.) And you need medicine, you need lots of it. (Laughter and applause.)

We are one with you. Our people do business here in San Francisco; we draw all our resources from San Francisco. We draw all our clearing-house certificates from San Francisco. The only gold I have seen in San Francisco for the last month has been the gold here on these chairs to-night—I borrowed that from Elliott. (Laughter.)

We can teach you the morality of politics. In my little town of Alameda we have during the last twenty years had no political disgraces. We have had nothing to mar the absolute symmetry of our political government.

Must Show Political Morality.

Just one thing more on the matter of this medicine to cure the morality of San Francisco. I want to tell you—and here is the keynote of this whole campaign—you are wooing Alameda, you are wooing Oakland. St. Francis is offering marriage to my little city across the Bay; St. Francis—saintly in name only. There is only one thing which will induce my city to join with you here and accept your proposal of marriage. What is that? That is political morality. You people have to wake up to your political oppor-

ALAMEDA'S MAYOR WOULD BE WILLING TO COME IN

The Other Mayor Taylor Urges San Francisco to Clean Up Politically and Says His City is Ready to Help

You will wait until all of you are dead before the city of Alameda combines with the city of Oakland.—Mayor E. K. Taylor of Alameda.

At the conclusion of Mayor Taylor's address the toastmaster introduced Mayor Taylor, of Alameda, saying:

There are five great cities around the Bay yet to be heard from. There are five great cities whose representatives we have invited to come to-night and give us an expression of opinion on this subject.

This seems to have been a favorable year for the Taylors, not the Taylor that governs this City alone—there is another Taylor that governs the City across the Bay, and that quiet, modest little city of Alameda contains in itself some of the most excellent qualities of any city in any country. She could give San Francisco cards and spades on the drainage system which she introduced years ago. She has a drainage system that is unequalled anywhere upon this Coast. I have the pleasure of presenting to you the Hon. E. K. Taylor. (Applause.)

The Mayor of Alameda spoke as follows:

Mr. Chairman and Gentlemen of the Merchants' Association, and Fellow Citizens of California:—When your chairman stated a few mo-

ments ago that he had not interviewed the speakers whose names appeared upon this program to determine whether or not they were favorable to the project of consolidation, as far as I was concerned he stated what was absolutely true, for I myself did not know, when I appeared in this assemblage, on which side of this question I would speak; and, of course, I could not have informed him had he asked me.

Attitude of the Audience.

I do not base my conclusions so much upon what has been said as upon what appears from the spirit of this gathering. It is immaterial what may be said, and doesn't amount to much what the language is, as long as it does not reach a responsive cord in the minds and hearts of the hearers. But since I have listened to these speeches, especially the eloquent address of my friend Elliott from Oakland, and have heard the well-earned applause which greeted his logical and forceful address, I have become convinced that I am most emphatically in favor of a confederation of the cities about the Bay of San Francisco.

We are already one, except in the matter of a

tunities, you have to wake up to the duties which devolve upon the citizen of a city; and you have not waked up yet. I believe that you are waking up, but I am not sure. (Cries of "Yes we have.") That is all right, I am not sure, you may be waked up, but possibly you are only walking in your sleep.

Voting at the Primaries.

How many of you during the last five years have regularly voted at a primary? Why don't you get out and vote at your primaries? Why don't you elect delegates to your state convention, to your county convention? Whenever it comes to a banquet, all you merchants are there and you talk politics. Why the devil don't you get out and vote at the primaries?

I see in this audience a number of Alameda people; they always vote at the primaries and we always have good government in Alameda. I can speak of that matter because I have only been in office now two or three months, so it is not personal. We always have good government, and if you people here in San Francisco, which unquestionably will be the Greater San Francisco, will wake up to your political obligations, instead of being always chasing the almighty dollar, we will come in with you. If you don't wake up to your political possibilities, if you don't wake up to the obligations which are laid upon you as citizens of the United States, and accomplish more than is accomplished by the people who hang around your little groceries in San Francisco, we don't want any of you.

Alameda Willing to Improve.

I don't care what the taxes are as long as we get our money's worth. In our little town we always vote for bonds. When a bond proposition is submitted, the vote is so overwhelming that the officers of election meet there and they turn in their returns—they don't have to count the votes—they know how they are ahead of time. That has been the mistake of San Francisco.

The Condition of Expansion.

You have the greatest city in the world right here, you have the making of a greater city than any city which is now in the whole world, but you have neglected your opportunities. If you merchants will take hold of this thing and decide that in the future you will do politics, the right kind of politics—such as you did in the last election—you will always win if you try. The cities of Oakland, Alameda, and Berkeley and all this portion around the Bay will come in and form Greater San Francisco. And why shouldn't we?

Speaking of taxes, the Colonel suggested that possibly taxes would not be reduced. The county taxes of the County of Alameda are greater than the total taxes of the State of New Hampshire. We would be relieved of that, if we came in to Greater San Francisco. You figure here that there would be 800,000 population in this Greater San Francisco; well, San Francisco is put down here on the program for 435,000 people; now, if only 35,000 of your people will stand in with the country we will give you good government over here. (Laughter and applause.)

No Inherent Difficulty.

Out of the 435,000 all we want is 35,000 of you. Now, if you merchants of this Association can not control 35,000 of the 435,000 votes, don't ask us to wed with you and come into a new aggregation.

There is no inherent difficulty in this proposition. From a legal standpoint it is perfectly plain—the road is clear—but you must go at it in the right way. You must show first that you are able to handle this situation; you must show, not that you wish to meet the combined cities on that side of the Bay on an equality—no, politically we do not consider ourselves on an equality with San Francisco. Lately you have shown you are cognizant of your political rights, you have asserted them. Even your own Mayor stated that in 1856 you merchants asserted yourselves—1856—and you didn't assert yourselves again until 1907. (Laughter.) All our merchants in Alameda do business in San Francisco. They as-

sert themselves every two years. That is the reason why we are a successful municipality.

Might Acquire Goat Island.

Unquestionably the tax rate will be reduced. But what can be accomplished? In the first place, I believe that this combined city and county can acquire Goat Island. That will bring that portion of the territory closer to San Francisco. I believe that this combined municipality can acquire water rights in the high Sierras which will give pure water to all of these cities about the Bay. I believe that this combined municipality can acquire water rights in those mountains which will furnish power and give us light for all these cities about the Bay. I believe that this combined municipality can ultimately either construct a tunnel under this waterway, or construct a suspension bridge from Goat Island to San Francisco, and that will give us, in Oakland and Alameda, transit in about half the time it takes you to go out to the Western Addition. These are some of the things I can think of that can be accomplished by a large municipality—things which absolutely can not be accomplished by a small community.

An Illuminating Experience.

There were some drawbridges over in Alameda County, which belonged to the United States Government, and we wanted to paint those bridges. We wanted to paint them at our own expense—it was not to cost the United States a cent. It took us just four years to have that work done. San Francisco could have had it done in a very short time. No small community

can live up to what it deserves. A large community can get these things; it can get around the red-tape that we have to go through when we are only a small community.

Will Not Combine With Oakland.

This is not only the second time we have been invited to join in marriage with another city. Oakland has invited us several times.

In answer to the suggestion which was made by the gentleman who opposed this measure, "wait, the time is not opportune now," I will say, "Gentlemen, you will wait until all of you are dead before the City of Alameda combines with the City of Oakland."

We won't do it for several reasons: One reason is we don't like the management of the City of Oakland; we believe we can get better management under some other form of government. And their streets are rotten. Just to state an example: We have built a street from the City of Alameda into Oakland, a street of solid concrete. We have done that work ourselves, and we hope that it will set an example to the City of Oakland.

The chairman informs me that my time is up, and, of course, I will quit with this suggestion: If you will go about this the right way, if you will provide for a system for a consolidation with the borough idea predominant, you will undoubtedly be able to get these other cities to come in. If you simply want to combine and make it all San Francisco, you will not accomplish the result, and Alameda will stand off and will say, "We reject your offer of marriage, we will only be a sister to you." (Applause.)

SAN RAFAEL MAN SEES MANY ADVANTAGES IN UNION

Robert Furlong, President of the Board of Trade of His Town, Suggests Mt. Tamalpais as a Municipal Asset

Why not let us include Mt. Tamalpais and all the region around it, and have within our city limits the grandest landmark of any city on this continent?—Robert Furlong.

President Symmes next presented Mr. Robert Furlong, chairman of the Board of Trade of San Rafael. Mr. Furlong said:

Mr. Toastmaster, Members of the Merchants' Association of San Francisco, and Invited Guests:—Realizing that the hour is late, and that I lack the eloquence and the brilliance of the previous speakers, I shall be exceedingly brief. In the very eloquent and, let me say, comprehensive addresses which have just been made with so much interest and pleasure, the whole field of discussion of this project seems to have been covered. Those addresses need no supplement. Little remains for myself or succeeding speakers further than to say "We dissent or we concur," and to give expression, so far as we can give expression at this time to the attitude of the people of the different communities on this very important matter of consolidation.

Marin County gives you greeting in this work. From San Francisco's most charming suburb—beautiful San Rafael—comes the voice of approval of this proposed union of the cities of the Bay. Not only from San Rafael, but, as I am credibly informed, from all those delightful spots in southeastern Marin, so well known to San Franciscans, these same words of endorsement for a greater municipality come.

It is even said, and has not been contradicted, that the sleeping beauty of Mt. Tamalpais is now awake to the advantage that she would derive from this union, the social advantages she would obtain, knowing the high position she would occupy when in San Francisco's society.

People of Marin Are San Franciscans.

Perhaps no portion of the area that has been outlined for this greater city is more dependent

upon San Francisco than is southeastern Marin. We have no great mercantile houses, we have no manufactories—except a few brick kilns—we have no great industries there employing skilled labor. Practically we have no back country from which we derive revenue or support. The great dairy and poultry regions of central Marin have trade relations directly with San Francisco; those of northern Marin have trade relations with Petaluma. We look to San Francisco to get our food, our clothing and our house-furnishings. Our merchants—we call them our merchants—they do business in San Francisco; our professional men have their offices here. In a word, the people of Southeastern Marin are San Franciscans.

What has Marin to offer as dowry in this proposed union, this marriage relation, as it has been termed, this evening? She has treasures as great as any I have named. For climatic conditions and scenic beauty no city on the continent excels San Rafael. She has attractive homes for a hundred thousand families, in addition to the many San Franciscans who are now living on our side of the Bay. On sunny slopes, in shaded canyons, on wooded knolls, those picturesque spots for homes are awaiting occupants. Let us be united. That is the sentiment we have on our side of the Bay, so far as any sentiment has been entertained at this time.

Many Advantages in Union.

We believe that many advantages would come from this union. Those conditions are there. They would continue probably without this union, but with this union the relations would be closer than now. Better facilities for traveling would be provided, more San Franciscans would reside

across the Bay, and those relations would be better for all concerned.

Marin has many delightful summer resorts; many of you doubtless have spent a season at Mill Valley, or Ross Valley, or San Rafael, or Belvedere. No more delightful places are found around the Bay.

We have another resort in Marin that I would not allude to only that it seems to follow from some things that have been said to-night. We don't like to mention it, although it is becoming very popular. In the recent history of the courts of San Francisco it would appear as if it were going to become more popular. We want that condition to change. We take no pride in that institution; in fact, it is on State ground, and we would rather that it was outside of Marin. But it is there with us.

An Improved Electorate.

We believe that when this consolidation is effected a better condition of things will exist; a centralized government established by all of the citizens of San Francisco and elsewhere, those who live in the suburbs as well as those who live here, would be a splendid thing. Higher ideals will be established. You will have a better ethical standing.

I promised not to detain you except simply

to give expression to the opinion of our people. I can not state authoritatively that all the people of Marin, nor even those of San Rafael, are in favor of this matter. It has been discussed to some extent by the Board of Trade, but there is no decided opinion as yet. But as far as opinion has been ascertained I believe that we all are heartily in favor of this consolidation and heartily approve of this measure.

Boundaries Should Include Tamalpais.

There is just one suggestion that I want to make in closing. I find by my card that I am supposed to speak on the subject of the boundaries of Greater San Francisco. We want to have you go sufficiently far north to include San Rafael. But this thought came to me to-day, why not do as other great cities have done in the East—Philadelphia, Boston, and some others? They have acquired very extensive areas for great public parks.

Why not let us include Mt. Tamalpais and all the region around it, and have within your city limits the grandest landmark of any city on this continent? (Applause.) There is room for a grand park there, a beautiful park spreading over those hills. There is nothing grander this side of the Sierras, and it is right here at the very door of San Francisco.

The plate was handed to the old preacher and all was expectancy until it was announced to the waiting congregation: "Dearly beloved brevern, dis yere chuch will have a new coat of white-wash; dis old stove is going to be chucked out; dis yere carpet is going to be replaced—providin', dearly beloved brevern, providin' dat these yere bills de white gen'lemen put in de plate ain't counterfeits." (Laughter.)

No Longer in Doubt.

Whatever doubts I had as to the success of this scheme of consolidation have been brushed away by the excellence of the repast which has been given me. I have perhaps been bribed. I will admit it—I will admit it without fear, because the Grand Jury has adjourned. I have heard something this evening about the morals of San Francisco. Whatever fear any one might have had in the past as to the morals of San Francisco, I think we may rest assured that as long as nineteen good men and true will take their oaths as jurors, and then, no matter whether it be friend or foe, find against those who have broken the laws, just so long the American citizen need not fear, because his country is safe. (Applause.)

We of Sausalito know that your people are wicked. Like the good people of Berkeley, Oakland, and Alameda, when we wish to be wicked we leave Sausalito and come to the city. There the red lights are ever burning. Sometimes they invite us, and sometimes they merely say "Exit." We are somewhat in the position of the man who listened to the sermon of the old preacher: "My friends, and you young men, don't you know that hell is paved with cocktails; don't you know that hell is paved with good intentions; don't you, ladies of the congregation, know that hell is paved with seal-skin jackets; don't you know that instead of squandering your money that way you should offer it to the church for the purpose of buying overcoats for the poor little savages under the Equator; and you, young ladies, with your peek-a-boo waists, don't you know that hell is filled with peek-a-boo waists?" And a man in the back part of the church cried out aloud, "Oh, Death, where is thy sting!" (Laughter.)

Sausalito Is Willing.

We from Sausalito offer you our allegiance; we offer you our support; we follow fearlessly where you lead, and we would give you more. If in the fruition of time there comes to you as a park, as suggested by the gentleman who preceded me, that grand domain which includes Mt. Tamalpais there will then be a breathing space for all, a place for the holidays of the rich and the poor. There, too, you will find one of the wonder spots of the universe, for, looking down upon San Francisco, you can say: Behold the greatest of cities, for in London it took nine tailors to make a man; in San Francisco only one. (Laughter.)

Tamalpais, gentlemen, is one of the view-spots of the world. From its summit you look down upon a bay that can hold the combined fleets of all the nations, and to the west you may watch the illimitable Pacific and the outward passage of the ships that bear your commerce to and from the Orient. But to the north and east there is something far nearer the heart; for there are San Rafael, Berkeley, Oakland, Alameda and San Mateo, all bringing to our minds the time when San Francisco lay in ruins and in ashes and the hearts and homes of these beautiful cities were freely opened to our distressed. Well may we feel, as we gaze upon them, that Fate can not separate us, for we are one in community of thought, of blood, and of common interests.

When in the bright future we look down from this sentinel of the Golden Gate upon the vast area included within Greater San Francisco and trace the growing outlines of that city which neither fires nor earthquakes could destroy, a city great in her past, great in her present, and great in her boundless destiny, there will ever come to us the words of the poet: "This is my land, my own, my country." (Applause.)

SAUSALITO WOULD NOT WISH TO BE LEFT OUT

Archibald J. Treat, of the Maritime Suburb, Offers the Support of His Town to the Effort at Consolidating the Bay Region

We, from Sausalito, offer you our allegiance; we follow fearlessly where you lead.—Archibald J. Treat.

Mr. Archibald J. Treat, of Sausalito, was next presented. He said:

Mr. Chairman:—I would be lacking in both courtesy and truth if I did not say that I am the recipient of double honors. First, to be asked to speak before this body, and, second, to be introduced by the man who has so ably represented your Association at all times.

I would like to say one word about my friend Colonel Irish. I have never listened to him unless I have been instructed, and I have never met him without congratulating myself that he was my friend. I admire him because I admire any man who can change from a common Democrat into a Roosevelt-Democrat, and offer his allegiance to the man who treads softly and carries the big stick. (Laughter and applause.) But with due respect to his argument, to which I listened attentively, it seems to me, in view of the overwhelming sentiment against him, that he is in the condition of the Methodist minister who had received a call and who was in great doubt as to whether or not he would accept. The small boy of the family was asked his opinion, and he replied: "Pa is praying for more light, but Ma is packing her trunk." (Laughter.)

A Half-Suburbanite Audience.

Coming from the small suburb of Sausalito, a part of Greater San Francisco which is to be, I can only say that I am a commuter and I think we represent at least 50 per cent of this assemblage. I feel sure that if a bell were tolled and you were informed that the last boat was about to start, about one-half of this gathering would leave in a hurry. The Merchants' Association truly represents the mercantile community of this great metropolis. And yet it is one-half suburban and one-half San Franciscan. You are somewhat in the position of the man who went into a theater and cried with all his might, "Jones's house is on fire," and when one-half

of the audience started to run he said, "Hold on, it is John Jones's house," and only ten men sat down.

I have read the primer that has been given to all of us, and while it is like taking a dose of allopathic medicine in that we are given our information all at once, nevertheless I have tried to digest within this very short space of time what it contains. It seems to me at first reading like the man who said, "I have a plan by which I am to make a fortune; I have devised a scheme of rapid transit between Chicago and New York; I will have a transportation system which will take the busy man to the center of Wall Street in about thirty minutes." "And what is your plan?" asked his friend. "Flying machines," he answered. "And have you a flying machine?" ventured the friend. "Oh, no," said the promoter, "that is a mere detail." How this scheme is to be carried out I don't know; that is a mere detail. We will leave it to the Merchants' Association. And I want to say in that regard that that which has been left to the Merchants' Association has never yet failed. (Applause.)

It All Depends.

It all depends, gentlemen. It is like the experience of Andrew Carnegie and a few friends of his who chanced into a small darky church down South. The old darky preacher, noticing these strangers but not knowing who they were, said: "Dearly beloved brethren, dis yere chuch needs a new coat ob whitewash; dis yere chuch has a carpet leadin' up to the place whar de wud of de Lawd am spoken dat is a disgrace; dis yere chuch needs a new stove. De plate am about to be passed; remember dat dose who cast their bread upon de watahs receive it aftah many days. Blessed be the name of de Lawd." When the plate reached Andrew Carnegie he put in a twenty-dollar bill, and his friends, not to be outdone, put in their offerings in like proportion.

REDWOOD CITY HOPES FOR A BETTER WATER SUPPLY

**Hon. Geo. C. Ross Sees a Great Opportunity in Confederation,
But Says San Francisco Must First Separate Into Boroughs**

Gentlemen, we will not join you if the observations of the present Mayor are to be carried out. We want just exactly what Prof. Stephens outlined as the present plan. If you can not give us that, we don't want you at all.—George C. Ross.

The next speaker was the Honorable George C. Ross, of Redwood City, who spoke as follows:

Redwood City is not so very far from San Francisco; in fact, when we know of a little cut-off that we have down here on the eastern side of the mountains, we know that Redwood City has been brought nearer to San Francisco than the Cliff House has. We know the fact that, although the newspapers may denounce Harri-man, we down in San Mateo County are glad to have a man who was willing to put up \$7,000,000 to bring us nearer to San Francisco.

The Question of Water.

We know that down there in our county we are willing to join with you here in San Francisco in bringing a water supply from the Sierras. In San Mateo County we have had the Spring Valley Water Works take up everything that was wet until down in our little town we have prohibition—prohibition of what? Prohibition of water. Why, we finally got into such a position down there that we started a little system of water works of our own for the purpose of furnishing water sufficient to wash the glasses in the saloons so that we would be able to give the people something to drink. (Laughter.)

I am a member of the Sierra Club, and I know something about Hetch Hetchy. I have heard something about destroying the beauties of that place up there, but is it better to have a beauty spot for one man, or is it better to have a system of water which will supply San Francisco and all the country about the Bay, and give them the very best water system that the sun shines upon?

Healthy Conflicts Loom Large.

And let me ask you one thing, gentlemen: It appears from the list of speakers upon the program to-night that I am the only private citizen who is to address you, and in so addressing you I want to say one thing: What has San Francisco been doing in the recent past to lead us down in the country to want to join you? Is it strikes and lockouts? Is it the fact that on the one hand you have the Citizens' Alliance and on the other side the unwhipped mob? Is that going to bring us to join you in San Francisco? When we find class against class here in San Francisco, when we find faction against faction, when we hear on the one side that the president of the First National Bank, one of your leading men, is standing right straight out and fighting the manager of the Bank of California and the president of the Wells, Fargo Bank, is that the kind of a city we wish to join? Is that the way you financiers are going to do? If so we don't want anything to do with your San Francisco.

Respects to Local Journalism.

Another thing: We have your newspapers telling us that they are the beacons of light; that they are the danger signals throughout the land. And yet what do we find right here in San Francisco? We have the leading Republican papers of this city advocating the election of a Democrat as your Mayor, and on the other hand we have the leading Democratic paper of your city advocating a Republican for your Mayor. Where are we to be guided under those circum-

stances, when your people here support the papers in that way?

Let me ask you another thing: Have you a single honest journalist here in San Francisco? Read your newspapers and find out. According to them, the newspaper men in the city of San Francisco are a lot of the damndest rascals that inhabit the face of the earth. But is it the truth? Take, for instance, the proprietor of the "Examiner." I am a Republican. Does it seem natural that a man who is big enough and strong enough to get the large minority vote that he did in the State of New York, and also, as I believe, a majority vote in the great city of New York, can be the kind of man that the "Call" and the "Chronicle" say he is?

Take the proprietor of the "Chronicle." Is there any man that has done more to build up San Francisco than the proprietor of the "Chronicle"? Then, why should he be denounced?

Take the proprietor of the "Call." Why, gentlemen, don't you know that he has done as much as any man has to build up San Francisco? And has he been doing it all from a selfish motive? I do not believe it.

RICHMOND NOT A SUBURB BUT WOULD LIKE TO COME IN

**H. C. Cutting Describes Advantages Consolidation Would Bring
to the Thriving New Town and to San Francisco**

The only thing that should determine the boundaries of a city is the line of demarkation drawn by the human hand and not by nature, and which takes in the people that have common interests.—H. C. Cutting.

President Symmes next introduced Mr. H. C. Cutting, of Richmond, saying:

There is just one point we are a little anxious about and that is the City of Richmond. A few years ago there was no Richmond. Now it is a city of 10,000 inhabitants, more or less.

It is a very important spot upon the face of the earth. We have Mr. Cutting, the President of the Board of Trade of Richmond, and he will talk to us upon the subject for discussion this evening.

Mr. Cutting spoke as follows:

Mr. President and Fellow Citizens: There are only a few of the stayers left. Those are the citizens who interest me; if there is anything I do love it is a stayer.

It is perfectly proper that Richmond should come at the end of the list because age always goes before beauty and youth, and Richmond, as you know—or perhaps you don't know—is a very young city; in fact, it is so young that if you will notice, none of the older speakers mentioned Richmond, because it has grown so suddenly that it has entirely escaped the notice. I want to tell you that it is situated

Still Hope for the City.

Take another man. Take Mr. Fremont Older of the "Bulletin"; I have known him since he was a boy; we have gone about together; we have had business together. Is he the kind of a man that the "Examiner" says he is? I don't believe it. I believe, gentlemen, that when you get right down to the straight truth and the facts of the matter, the newspaper men here in San Francisco are just as good a lot of men as the average man in any other walk of life. And believing those facts, gentlemen, I believe that there is still hope for San Francisco.

I believe yet that she is one of the Lord's anointed. Why? You have had earthquake, you have had fire, you have had bribery, you have had graft, you have had everything that would tend to bring San Francisco down to the dregs of the earth. Yet I remember, a good many years ago, before I came to the State of California, when I used to go to Sunday school and attend church three times a day, I read that San Francisco was a pretty good place to live in. Now, gentlemen, you have received the chastening, you have received the scorching, and the Lord is going to be on your side if you will only let Him be. And so believing, I believe that your fate will be like that of Job.

Approves Professor Stephens's View.

Gentlemen, we will not join you if the observations of the present Mayor are to be carried out, for let me tell you that whenever it gets down to the proposition that San Francisco—Greater San Francisco—is going to elect a Board of Supervisors from the whole Greater San Francisco, you can count us out; we don't want any solid eight, we don't want any solid nine. We want supervisors from San Mateo County, a borough there; we want a supervisor from Berkeley, from Richmond, from San Rafael; we want one in the different boroughs—from the different boroughs. We want just exactly what Professor Stephens outlined as the present plan. If you can not give us that we don't want you at all.

right over across the Bay, adjoining San Francisco on the northeast.

In speaking of Greater San Francisco from the Richmond standpoint, I do not represent the good citizens of Richmond. Probably if we were back seven years I would be competent to represent the then citizens of Richmond, because Richmond consisted then of only a cow-pasture, but Richmond today has 10,000 wide-awake, hustling and bustling citizens, and they all have to express their own opinion when the plan for Greater San Francisco is before them and they will have had time to study it. For myself personally, I am in a peculiar position, because I live in San Francisco and my interests are in Richmond, thereby reversing the general condition.

How the Bay Looks from the Desert.

Speaking about the Bay being an obstacle in the way of a Greater San Francisco, I wish to say, gentlemen, that I am from the State of Nevada. I was reared in a desert country. I never saw water enough before I came down here. This Bay has no terrors for me, and I don't see why it should have any

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POLICY OF THE REVIEW.

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Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

terrors for you people who are used to water.

The Only Proper Boundaries.

In fact, the only thing that should determine the boundaries of a city is the line of demarkation drawn by the human hand and not by nature, and which takes in the people that have common interests. That is what makes a city (applause).

Nature has nothing to do with it; nature's lines amount to nothing. It is for human beings a city is made, and if their interests are common, let them be one. Richmond is the only city on San Francisco Bay which is not a suburb of San Francisco. Richmond today is as entirely independent of San Francisco as Sacramento is. Nobody earns his living in San Francisco and lives in Richmond, and I am the only man who has any interests in Richmond who lives in San Francisco.

So that Richmond to-day is not like the other cities from which you have heard; it is not a suburb of San Francisco, and does not want to be, but it wants to be a part of San Francisco—the Greater San Francisco.

The Richmond Water Front.

You want to hear, of course, a discussion of the advantages of Greater San Francisco from San Francisco's standpoint; you do not want to hear that from me; you want to hear my idea of what this would bring to Richmond and what Richmond has to offer to San Francisco. Richmond is entirely different from all the communities that have gone before; Richmond has to offer to San Francisco exactly what she wants. She has a water-frontage which is greater than the present water-frontage of San Francisco. You can make in Richmond 10 miles of water-front for \$1,000,000, that will be the grandest protected harbor in the world. And you cannot make half a mile of harbor on this side of the Bay for that amount of money. I know what I am talking about on this subject because I have started to make that harbor already myself. Richmond has hundreds of acres of good flat land, underlain by a good firm foundation, where the great factories of San Francisco can go and manufacture the millions and millions of dollars of products that must go to supply the Oriental countries. The land of San Francisco is getting too valuable for factories, and will in a few years be so valuable this side of the Potrero that you must all move out.

Richmond's Interest in Consolidation.

We want to be a part of San Francisco so that these factories when they go over to Richmond, where about 90 per cent of them are going, will not feel that they are going into a foreign country; we want them to still feel that they are in San Francisco. We believe that if they can still say they are in San Francisco, these goods are made in San Francisco, and if they can have a voice in the government where their factory is and also where their home is, it

will be easier for them to move over to Richmond. That is why I think Richmond wants to be a part of Greater San Francisco.

Speaking to what Colonel Irish said about consolidating the Greater Oakland, there is nothing in that for Richmond, nothing at all. Oakland is all right. We admire Oakland. While our friend from Alameda says their roads are rotten, compared to ours up in Contra Costa County, we think they are elegant.

Next to San Francisco, Richmond has the lowest tax-rate. That is because it is not old enough to commit any crimes or run into debt much. By the time it has its streets and sewers in its tax-rate will run up along with the others, I suppose. I think our people can be convinced that they are not going to be taxed any heavier by becoming a part of San Francisco. If you can show them the advantages, which are numerous, of being a part of Greater San Francisco, they are going to come in gladly and they are going to bring you what you want, they are going to bring you wharfage on the mainland side, they are going to bring you factory sites, the best on San Francisco Bay, and they will bring you a lot of good earnest citizens.

Another Model Government.

I have heard a lot of people talking about their good honest city government; we have the finest city government around the Bay, up there in Richmond. We have five trustees and they all work without any salary. The Judge goes out and tries a few hoboos, and that keeps him going. We all pay for the roads made in front of our own lots. We pay for our sewers. As far as treatment goes, it would make you

ashamed even to look in, but still we are willing to come in and teach you how to do this.

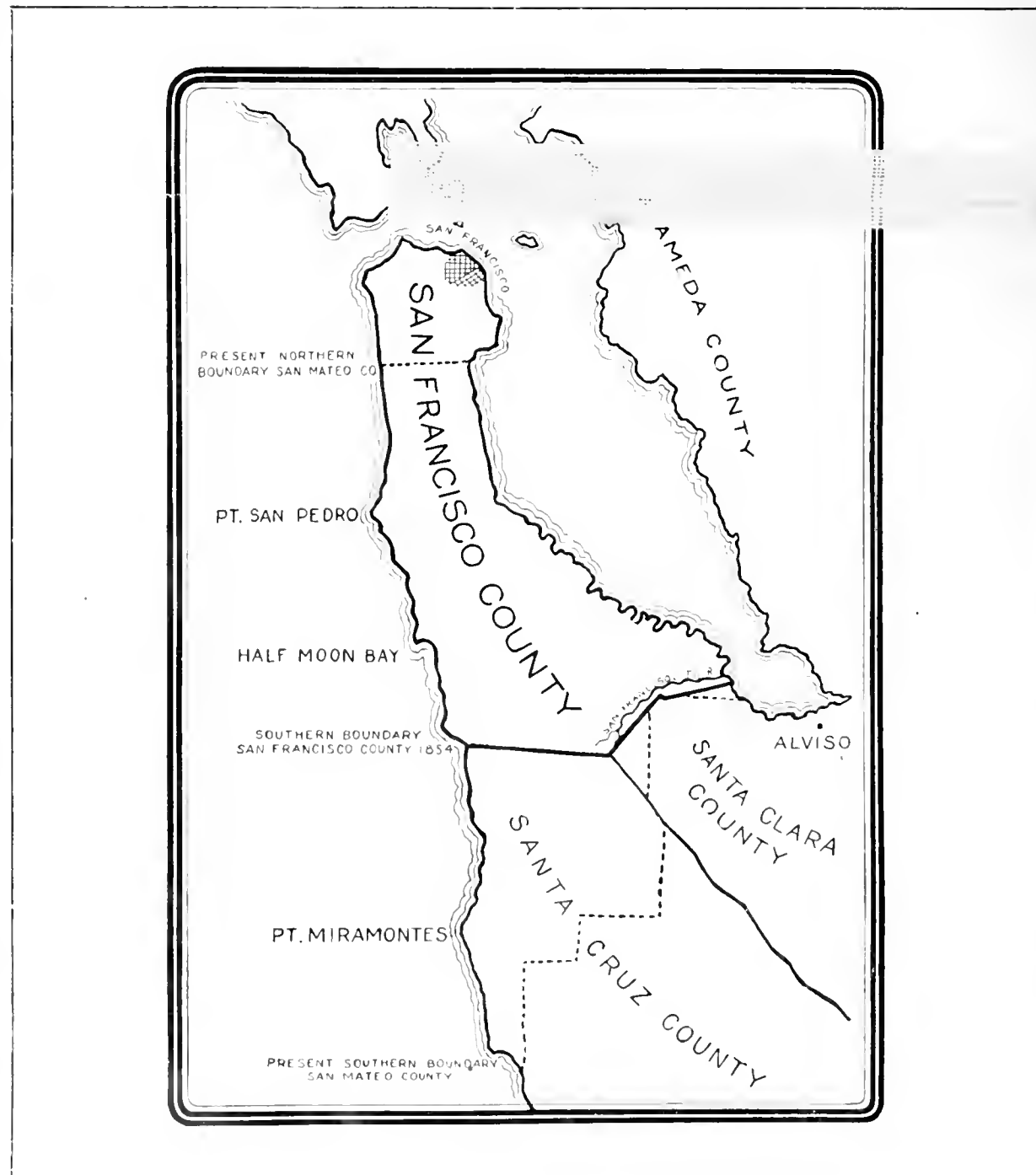
Small in Area, Fourth in Numbers.

Now, gentlemen, I know you are all tired; brevity is the soul of wit, and I will not detain you longer. I hope that this movement will go ahead and go ahead fast so we can submit it to the people and find out what they think about it. I feel sure that this thing must come about because this great Bay is homogeneous, and the interests of the cities around the Bay are common; you want to have a chance to have a voice in the government of the place where you work as well as a voice in the government of the place where you live.

It is not an unwieldy thing when compared with other cities. Looking over this list I am surprised to see we shall be quite a small community in area, but the fourth in size when it comes to population.

There are so many things in favor of this Greater San Francisco, that I hope everyone who is interested will make suggestions. I happen to be on the Executive Committee of the General Committee which is going to try to put this matter up in concise form for you all to criticize, because it is criticism and talking it over that brings out the good things, and we want to bring this thing out with the examples that are before us in just the very best form because we are building here now the Queen city of the Pacific—what is to be the greatest city in the world without any question, and we must build it right. I thank you. (Applause).

At the conclusion of Mr. Cutting's address, the banqueters adjourned.



The County of San Francisco in 1854; from an Old Map.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✽

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✽

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 12

SAN FRANCISCO, CAL., FEBRUARY, 1908.

No. 138



SKETCH FOR SAFETY BRIDGE AND SHELTER
DESIGNED BY THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO, CALIFORNIA
MEYERS & WADD ARCHITECTS
201 KOTHE BUILDING

PLAN TO TAKE CARE OF TRAFFIC AT THE FOOT OF MARKET STREET

Merchants' Association Offers a Suggestion for Relieving the Crush, and Providing Shelter and Convenient Access to Ferry Boats and Street Cars

The above design for a viaduct and suitable approaches across East Street at Market has been submitted by the Merchants' Association to the Board of State Harbor Commissioners and to the Supervisors of San Francisco, in the hope that a definite plan of some sort might hasten the practical solution of the traffic problem at this congested point.

The officers of the Association believe this plan embodies features that are extremely valuable, if not essential. It is simple, dignified, and would be economical to build. The result would be a light but substantial steel structure, which would be ornamental, and

at the same time would not disfigure or obscure the front of the Ferry Building.

The viaduct would be in the form of a loop on the level of the second floor of the Ferry Building, following the loop of the street car tracks. It would be constructed on the outside of the outer track, but would extend far enough to shelter people waiting to board cars. Ornamental lights would be a feature.

Between the west curb of East Street and the first piers of the viaduct there would be a clear span of sixty feet, which is about the space now required by the teaming traffic at this point. There would be a landing and

stairway from the bridge on East Street on each side of Market, and on the north side of Market the bridge would be carried across Sacramento Street, enabling passengers to cross above the Sacramento Street cars. The structure can be made to conform to the Burnham plan whenever the city is ready to carry out that project; or it can be eliminated at that time without great loss.

The viaduct plan has been well received by the Harbor Commissioners, to whom it has long been evident that something of the sort should be done, and at once. The Commissioners, however, fear the cost of a loop structure, and the difficulties of building in

two jurisdictions, and are inclined to favor a single bridge, landing passengers on East Street.

Commissioners Stafford and Dennison have been interviewed on the subject and both are

favorable to early action of some sort. It is estimated that over thirty thousand persons cross East Street at this point daily, and run the risk of accident from horse vehicles and trolley cars. They are delayed, and so are

the trucks, while the cars are retarded in their trips around the loop. Whatever plan shall be adopted, the public is rapidly becoming convinced that something of the sort is vitally necessary.

MERCHANTS VOICE THE DEMAND FOR GOOD STREETS, KEPT IN CONDITION

Directors of the Association Entertain Supervisors and Heads of Utility Corporations at a Conference on Pavements and Improved Public Services

In order to promote a measure of harmony where it was most needed, and help to better working conditions for the City somewhat, the directors of the Merchants' Association entertained several members of the Board of Supervisors, and representatives of public service corporations, at dinner at the St. Francis Hotel on January 14.

The affair was in the nature of a "get-together" banquet. All the supervisors were invited, as well as the Mayor. The press was asked to send representatives. Aside from its general purpose, the principal definite object of the gathering was to secure better treatment of the streets, both as to paving, and as to opening and replacing pavements, a matter that received particular attention from those present.

These supervisors attended: Thomas Jennings, M. Hall McAllister, A. Comte, Jr., Charles A. Murdock, Lippman Sachs, Henry Payot, Allen Pollok, A. H. Giannini, Loring P. Rixford, Paul Bancroft, and Oscar Hooks. Other guests were Capt. A. H. Payson, president Spring Valley Water Works; Herman Schussler, chief engineer Spring Valley Water Works; J. A. Britton, president S. F. Gas and Electric Company; Leopold Michels, president Metropolitan Light and Power Company; Mark L. Gerstle, president Home Telephone Company; Thornwell Mullally, assistant to the president of the United Railroads; Charles N. Black, general manager United Railroads. The Mayor was unable to attend. Representing the Merchants' Association there were present almost all the Board of Directors and office force.

The Cry for Better Streets.

President Symmes opened the discussion by referring to the condition of the City streets, often dependent on the work done by the public utility corporations, and called attention to the great need of co-operation between the corporations and the city. He said:

When the officers of the Merchants' Association consider what had best be done for the City there comes up to them one strong cry for the streets. Care of the streets brought the organization into existence, and care of the streets has had its interest and its labors more than any other one thing. Too much time has gone by to justify longer neglect, and there now is no apparent reason why the streets of San Francisco should not be in as good order as those of any other city. The sad fact is that they are not, and it seems apparent that the Merchants' Association should take up the question of the streets and ascertain if the great corporations that have so much to do with their condition should not be able to do something for their proper maintenance.

Our two great main avenues, from the foot of Market Street, and from Third and Townsend, to the hotel section, should be in as good order as they were before the fire. What can we do to

make them so? Let us, for the time being, ignore the rest and see that we have these thoroughfares, at least, put in good order and kept so. Both the Association, and those who are here representing the City and the corporations, should do all in their power to that end.

Must Look After Sweeping.

Market Street is paved and in good condition for a considerable distance, and we must next take up the question of cleaning it. Ordinances are in existence against teams spilling refuse and debris. These ordinances should be vigorously enforced. I believe we should determine that we shall have some streets in good order. If we start with these main avenues and follow them up and let the City determine to put on some additional force, if necessary, to keep the streets clean, there is no reason why these pavements should not be as clean as a floor. It can be done, especially if we can interest the people along these thoroughfares, arouse their pride and get them to do their share.

Both Market and Third streets should be cleaned up and kept clean. Everybody knows the effect that is made on people arriving in a city by their impressions of the first few blocks they see on their way to their hotels, and if we can deliver visitors comfortably and pleasantly over clean pavements a great deal will have been accomplished for the fame of San Francisco. Those two avenues demand the earnest attention of this Association, and possibly we could do no better than by going back to first principles.

The Association came into existence for the purpose of securing clean streets. The Merchants' Association took the first street-cleaning contract in this City, actually sweeping the streets itself in the execution of that contract, and showed the City how to keep its streets clean. We are fortunate to have a man like Mr. Casey at the head of the Board of Public Works. But to put the care of all the streets on one man's hands is possibly too much. Mr. Casey has done well, and we want his help and the help of all those here who are interested.

Replacing Pavements.

There has been a great deal of complaint regarding the public service corporations that tear up the streets and then fail to put them in proper condition when they leave them. We beg them not to compel the City to follow up their work. There is no reason why those that tear up the streets should not put them in as good order as they found them. The corporations can do their work just as well properly as badly. We are going to appeal to you to-night to take pains to do it right. This is one of the main topics we had to consider.

The sidewalks are another important matter that has been discussed by the Board of Directors. The question is whether we can enforce the ordinances and compel property owners to lay good sidewalks. We feel that something must be done.

It is a shame that men who spend their money to erect expensive buildings should have to tolerate impassable approaches to them on account of the neglect of a neighboring owner.

There is no full block of decent sidewalk in the business district. The walks should be put

in order everywhere.

San Francisco has more heavy teaming than any other large city. Several times efforts have been made toward compelling the use of broader tires. It is time to take up that matter and have ordinances passed requiring the use of wheels that will give our pavements as good a chance as the streets of other cities.

Street Car Facilities.

Street car traffic is another important matter that is not now on a wholly satisfactory basis.

We have invited some of the gentlemen from these companies to-night to come here and discuss the situation from their point of view.

We are going to ask Mr. Mullally and Mr. Black what they can do toward giving us better facilities, principally from Third to Townsend streets. It is the first impression of visitors that is important, and if you make them unhappy and uncomfortable on their arrival in a city, it takes them a long time to get over it.

There are other things we need from the United Railroads. How far they can go we do not know, but we hope for much. The next few months are the most important because we are expecting the arrival of the fleet with 23,000 men and 1000 officers, besides all the visitors who will come to the City, attracted by the presence of so important a part of our navy. It will require good transportation facilities to make these people comfortable and every effort should be made to furnish it.

The main question, however, is what can be done for the streets early in the year and what the Supervisors and the Works Department can accomplish toward putting them in good condition.

I am going to call on Mr. Mullally to tell us what the United Railroads can do to help.

City Must Do Its Part.

Mr. Mullally declared the United Railroads held the interests of the City above his own. "We have spent," he said, "over \$5,000,000 on streets and tracks since the fire. How much the City has spent you know better than I." He described graphically the difficulties of reconstructing the system, and said that Mr. Black's predecessor, Mr. Chapman, had worked until he died. He declared the City need put no inspectors on the street-work of the United Railroads, as it was generally better than the City's.

Mr. Mullally said if the City would do its part of the paving on Fourth Street so that Third could be relieved of its excess traffic, the street-car service on Third could be materially improved. He said the number of cars had been brought up to four hundred and fifty, with more seating capacity than was furnished before the fire, and that when the Company could get more power, which was already arranged for, it would increase the cars to six hundred and put on all the main streets would hold.

Manager Black Explains.

General Manager Black, of the United Railroads, next addressed the meeting. He

explained that the Company could not proceed with the erection of ornamental poles while the question of the validity of its trolley franchises was in abeyance. He said the Company would proceed in the matter of the poles if it could be protected, and if action could be taken without prejudice.

Mr. Black called attention to the temporary character of the trolley permit for the south track on Market Street east of the Sutter Street junction, and said unless it was renewed the Company would have to resort to the old practice of hauling Sutter Street cars to the ferry with horses. He also alluded to the condition of Fourth Street, and said if the Company could be properly taken care of on the few points he had covered, it would soon be in position to furnish San Francisco with transportation equal to that of any city in the world.

Mr. Symmes wanted to know why push buttons were not used in the cars. Mr. Black said if the people were educated to them he thought he would prefer to use them.

Why We Have Accidents.

Accidents, Mr. Black said, depended on the discipline of the train men. Since the strike this was being improved. He declared New York had had as many accidents in a day as San Francisco in a month, when accidents here were most frequent.

The speaker was interrogated by several of those present, both supervisors and directors of the Association, about various points of the service, such as fenders, the Powell Street service, speed, and similar matters. He said as soon as a suitable fender

was found for a city with such abrupt grades he should recommend its use.

The Matter of Power.

President Britton, of the San Francisco Gas & Electric Company, described the difficulties his corporation had to contend with, and said it was a shame that well-disposed corporations had to suffer for what bad ones had done. He explained the shortage of power by showing the sudden increase in the demand, but said he thought this difficulty had been met, and would not trouble the City again.

Wasteful Water Litigation.

Captain Payson spoke for the Spring Valley Water Company. He deplored the wasteful litigation between the Company and the City over water rates and said the City must realize its responsibility for fixing a rate upon which water could be delivered to consumers. He declared the only solution of the water problem is public ownership. If that could not be accomplished, there should be, at least, a settlement of the litigation, an agreement on valuation, complete frankness between the City and the Company, and, possibly, representation of the City on the Company's directorate.

Conduits for Twenty Years.

Mark L. Gerstle spoke for the Home Telephone Company. He said his corporation had laid a conduit system capable of supplying 110,000 subscribers, and for the next twenty years would not have to tear open a street except to put in service connections. He said competitive telephony was but ten years old and was doing for the country

what good roads had done for the farmers. It enabled the merchant to deal directly with rural populations in a way impossible before.

Could Make a Different City.

Supervisor Murdock took the floor and said:

I can not afford to let this meeting close without an expression of appreciation. We have trusted our reputations here and if we can not trust them with such an organization as the Merchants' Association I don't know where we are safe.

The Supervisors have done a great deal, but what we need now is money. If we can use the money that was collected for the Geary Street road Mr. Casey assures us he can make this a different looking city.

In response to a question by Director R. H. Swayne of the Association about sidewalks, Supervisor Comte said:

How to Improve Sidewalks.

I have always looked upon the Merchants' Association as a sort of advisory board in municipal affairs, and I would suggest, in regard to sidewalks, that if you would have your attorney draft a proper ordinance and pass it, authority could be given to the Board of Works to remedy present conditions in this particular.

Director A. H. Vail, of the Merchants' Association, moved that a communication be sent to the chairman of the Board of Works, urging that all possible speed be made in putting the streets in order, and all efforts made to keep them clean, and that property owners be compelled, if possible, to put the sidewalks in passable shape and keep them so. The motion was carried and the meeting adjourned.

LANDLORDS SHOULD BE COMPELLED TO PUT SIDEWALKS IN BETTER ORDER

Retail Trade will Take its Time Coming Back to the Burned District, Unless Conditions are Made More Inviting for Pedestrians and Shoppers

By I. O. UPHAM

It is now twenty-two months since the disaster destroyed most of the city's important street pavements and sidewalks. Aided by some of the large public-service corporations, the city has accomplished a gigantic task in clearing the main thoroughfares of bricks and debris. The Board of Supervisors is at present active in its efforts to repair and repave the streets. Some owners have rebuilt on their property, and so much has been achieved in such a short space of time that the world is astounded at the wonderful recuperative power San Francisco has shown.

The wholesale, retail, and financial districts are being reoccupied so rapidly that half our people do not know how much is going on down town every day. In both wet and dry weather some of our large office buildings and stores are almost "ungetatable," owing to the poor condition of the streets and sidewalks. Pedestrians are particularly handicapped by the latter. The property owners are allowed the privilege of using the sidewalk basement, but are required by law to maintain a proper concrete pavement above it.

The Board of Public Works, up to the present time, has been very lenient with the property owners. All have been requested

to put down at least temporary sidewalks. In some instances this has been done, but how poorly can be attested by trying to walk on almost any one block of the burned district.

With street-car facilities restored and large buildings rising on every hand, inviting merchants to return to their old locations, many people are still deterred by the poor condition of the walks from visiting the burned district, except when absolutely necessary. This is an injustice to owners that have done their duty, and an injury to tenants that have taken leases of down-town stores in the justifiable expectation that the approaches would be put in order when it should be possible to do so.

It is time, therefore, that the Board of Works compel the dilatory property owner to put down sidewalks as required by law. This cannot be done too soon.

The City will shortly have one of the finest opportunities in its history to show how much has been accomplished by San Francisco pluck and determination. The visit of the largest fleet of Uncle Sam's fighting ships to these waters will attract visitors from all over the Coast. Our sidewalks should be in proper condition by that time to make walk-

ing safe, easy, and pleasant. Some of the present temporary sidewalks would be absolutely dangerous if crowded with people watching a parade.

The retail and other firms temporarily housed in the much-needed residence district will not "hurry back" unless it be under more inviting conditions. The property-owners should therefore see to it that they restore the sidewalks immediately. This would serve to hasten the "return down town" and thus enhance the value of real estate. Why not, therefore, begin with Market, Third, Montgomery, Kearny, Sutter, Post, and Geary Streets?

Builders, by using proper care, can build after the permanent sidewalk is laid. A prominent firm of contractors, recognizing the public's convenience, builds its sidewalk with the first story of the building, and puts a covering over it so that the passer-by is not inconvenienced.

This Association has the welfare of the City constantly before it and has many propositions under consideration for the general good. From the standpoint of the merchant few are more important than new sidewalks, and the utmost endeavor should be made to have the present sidewalk evil corrected, and that immediately.



MARKET STREET, LOOKING EAST FROM SIXTH, JUST AFTER THE FIRE.

The James Flood Building at Powell Street, and the Call and Chronicle buildings at Third and Kearney Streets, were left standing, but burned out.

Mercury Keeps Above 41°

San Francisco a Refuge for the Frost Bitten

San Francisco climate for December, 1907, was on its usual ideal behavior. There was no snow—there practically never is. A photograph of a snow storm in San Francisco on December 31, 1882, is exhibited as a curiosity in a local real estate office, bearing eloquent testimony to the rarity of the phenomenon and the honesty and candor of San Francisco real estate men. The mercury rose to 68 and fell as low as 41, but no lower. At times during the same month the people of New York shivered at 24 degrees, the Philadelphians blew their finger tips at 21, the Bostonians huddled around the stove with the air outside at 20, and some of the more violent Chicagoans swore at the janitor in an atmosphere of only 18. And they all knew worse would follow. The range for San Francisco in December was 27 degrees. For New York it was 34, for Chicago 40, for Philadelphia 41, for Boston 44. Four thousand, six hundred and twelve miles of wind brushed by, on one day mak-

ing the excellent time of thirty-seven miles an hour for five minutes; but there were long, still gaps in the procession. There were no auroras to trouble us, no halos, no sleet. A little hail fell for a few minutes on the 30th, but there were no heavy nor killing frosts—in fact, Professor McAdie records no frost at all except on one day, the 14th, and that light. The total rainfall was 3.66 inches. The mean temperature was 52.4 degrees, which wasn't very.

The Proper Thing to Do.

It is surprising that there should be any comment except of a favorable character upon the action of the Merchants' Association in attempting to bring together the Supervisors and the public service corporations. The streets of San Francisco are in a notoriously bad condition and that result has been contributed to considerably by the negligence of the municipal authorities and the failure of the public service corporations to meet the requirements of the charter. The proper thing to do under such circumstances is to bring the people who have to do things together and impress upon them the necessity of doing them. It would be a good thing if other civic organizations would imitate the example of the Merchants' Association and

help in the work of getting our streets into shape. — San Francisco Chronicle.

Bank Clearings Show Health

San Francisco bank clearings for the week ending January 9, 1908, were larger by \$369,000 than the combined clearings of Los Angeles, Portland, Or., Seattle, Tacoma, and Spokane. Here are the figures:

Los Angeles.....	\$ 8,905,000
Portland	5,353,000
Seattle	8,166,000
Tacoma	4,777,000
Spokane	5,076,000
	\$32,277,000
San Francisco.....	\$32,646,000
Balance	\$ 369,000

The San Francisco showing is exclusive of Oakland, which no longer clears on this side of the bay. The Oakland clearings amounted to \$1,626,000. For the week ending January 18, San Francisco clearings increased to \$35,111,477.84.



MARKET STREET, LOOKING EAST FROM SIXTH, IN PROCESS OF RECONSTRUCTION.

This photograph includes the field of the one on the preceding page. The Flood building, the Call building and the Chronicle building have been rehabilitated and reoccupied. The Call building is almost hidden by the 18-story Humboldt Bank Building, erected entirely since the fire, while the Pacific, the largest concrete structure in the world, shows only its west side. The Emporium department store on the right, is being rebuilt, Hale Bros., is rebuilt and reoccupied, while in the foreground is rising a 15-story steel frame.

REBUILT SHOPPING DISTRICT UNITES FOR THE RESTORATION OF THE STREETS

**Pavements, Sidewalks, Cleaning and Lighting are among the Main Objects of
the Newly Organized and Thriving "Permanent
Down Town Association"**

The whole rebuilt retail shopping district is rapidly organizing to restore conditions to the normal, in order that business may be resumed without unnecessary loss of time. Mud, dust, broken pavements, using streets to store contractors' materials and the debris of buildings, impassable sidewalks, uncrossable crossings, and darkness in the evening are recognized as serious obstacles to restoration. They will be fought to a finish and, if possible, banished one by one until the rich retail trade that used to center in this section returns.

Some of the leading property owners and business men in this neighborhood met last month and formed the Permanent Down Town Association. To be exact, the birthday of the lusty young organization was December 31, 1907. The officers and directors are:

President, W. D. Fennimore, California Optical Company.

First Vice-President, Frank H. Turner, Hastings Clothing Company.

Second Vice-President, John A. Hammersmith, Hammersmith & Co.

Treasurer, Milton Esberg, M. A. Gunst & Co.
Secretary, S. P. Johnston, Johnston Dienstag Company.

George D. Cooper, W. & J. Sloane & Co.

R. W. Costello, O'Connor, Moffatt & Co.

Horace Allen, Morgan, Allen Co.

Grant W. Smith, Koenig Shoe Co.

Robert Roos, Roos Bros.

John Speck, Speck & Co.

P. T. Clay, Sherman, Clay & Co.

H. V. Ramsdell, Bullock & Jones Co.

Fred A. Magee, Thos. Magee & Sons.

Among the leading spirits are such men

as Raphael Weill, George Lewis, of Shreve & Co., and F. W. Dohrmann, Jr.

These men constitute a strong board and promise to make a powerful organization. The territory covered is outlined as follows: From Kearny and Market to Post, down Post to Montgomery, to Sutter, to Stockton, on Stockton to Post, to Powell, to Geary, to Stockton—taking in the four sides of Union Square—to Market, back to Geary, to Grant Avenue, to Market, back to Geary, and down Geary to Kearny.

Membership is by firms, and the revenues will be large enough to accomplish something.

Active members may be owners of land in this district, of improvements, and of ground floor leases; these will be expected to pay two dollars a front foot initiation and ten cents a front foot monthly dues. Tenants of upper floors can also become active members on payment of \$25 initiation fee and two dollars a month thereafter.

Associate members may be any tenants of buildings in this district, or any person, firm or corporation in good business standing, residing, engaged in business, or in any way interested in the progress of San Francisco. Associate members will have no votes. They will not, however, have to pay any initiation fee, and their dues will be but one dollar a month or \$10 per year.

The main care of the Permanent Down Town Association will be the pavements, the sidewalks, and street lighting. It will also look after the public utility services, such as the street railway service, gas, electricity, mail deliveries, etc. The secretary, Mr. S. P. Johnston, said:

"In order for merchants to do business down town, we must make things easy and inviting. We might wait for the City to attend to our wants, but we recognize the fact that the City government has general duties, and must take care of the outskirts and residence districts as well as of our particular locality. We expect the City to help, but we

are going to get action here if we have to do it ourselves.

"Much of the work must necessarily be done by the City, and it is not our idea to supersede the municipality in any of its functions, but we may have to assist it in its bond sales in order to provide the local government with funds.

"The Association wants ornamental light poles and lamps, and will probably install them if the City will provide the lighting.

"There is a great deal to be done. We must not only see to the restoration of pavements, but to sprinkling them and keeping them clean. Then there are the abuses by some of the contractors. Some contractors warehouse their materials in the streets, and litter up the thoroughfares with cement barrels and other packages and discarded material. Leaky wagons spill debris along the highways. These things must be stopped. Construction regulations must be enforced. Where a block is rebuilt with the exception, possibly, of one lot, that lot must be fenced so that it will not be a danger and an eyesore.

"We have been given to understand that when the streets are put in condition, cleared of obstructions so that fire apparatus can run through them unimpeded, the insurance rates will be lowered. A committee is now verifying this prospect. Other committees are arranging co-operation with organizations representing particular streets within the district.

"We desire and expect the co-operation of the Merchants' Association. We feel that the Merchants' Association was the pioneer in this sort of work and that its officers understand how to go about these tasks. Assured of its support, we feel that a great deal can be accomplished for the restoration of normal conditions in San Francisco."

Communications for the Permanent Down Town Association and applications for membership should be addressed to S. P. Johnston, secretary, 34 Kearny Street.

Collection Time Will Be on the Mail Box

Henceforth, mail boxes in the business districts will be marked with information as to the time of mail collection, as far as possible. The Merchants' Association took up the matter with the Postoffice in December, and Postmaster Fisk has made every endeavor to furnish the business community with this service.

The territory covered is Devisadero Street, Webster, Fillmore, and Steiner, with the cross streets where business is transacted: Polk, Van Ness, Franklin, Market, to Octavia; Valencia, Mission, Howard, and Folsom, from the Ferry to Twenty-sixth; and the entire territory bounded by Kearny, Market, Pacific, and East.

The cards on the boxes will show last collections, as nearly as that can be done, and particularly the last collection making it possible for a letter to catch the Owl train to Los Angeles. R. W. Madden, superintendent of delivery, says:

"It is going to be a difficult matter for us to keep these cards up to date, but everything we can do to that end will be done."

Over four hundred boxes will be found supplied with these cards.

Association's Inspector Closely Watching Street Work

The Merchants' Association's inspecting engineer is continuously watching all street work done under the bond issue. Most of it is going forward in a perfectly satisfactory manner, but part of a paving job was discovered last month in which some of the material was not up to contract. This was reported to the City Engineer, who caused the work to be entirely removed and put in again according to the specifications.

San Francisco Post Office Breaks all Records

All records have been broken by the volume of business of the San Francisco post-office for December, 1907. Receipts in that month were nearly a quarter more than for the corresponding month of 1905.

For the year 1907 the business transacted was 18.4 per cent heavier than for 1906, and much in excess of 1905, which was the banner year before the big fire. The following statement, which has been furnished the Review by Hull McClaughry, assistant to the Postmaster, must be taken as convincing evidence of the return of population and business to San Francisco; if not in volume as great as before the calamity, at any rate very near it:

The gross receipts of this office for the year 1907 were \$1,787,739.35, as against \$1,509,663.99 for 1906, and \$1,772,933.58 for the year 1905, or an increase for the last year of 18.4 per cent. The receipts for the month of December, 1907, were \$190,943.58, as against \$157,131.85 for the month of December, 1906, and \$186,000 for the month of December, 1905, or an increase of 21½ per cent for the month of December, 1907, over December, 1906. The receipts for December, 1905, represented the monthly record of this office until broken by those of December, 1907.

The revenue derived from newspaper postage shows a most remarkable increase. There was a gain of \$18,890 for the quarter ended December 31, 1907, over the corresponding quarter of 1906, or 30 per cent. The heaviest previous quarter was the December quarter of 1905, when the receipts were \$22,176.72, the receipts for the same quarter of 1907 being \$22,515.15. This is remarkable in view of the fact that many publications which were doing business before the fire have not resumed publication and many others are entered at other offices.

During the current month the receipts of this office for two consecutive days amounted to \$18,100, breaking the record for any two consecutive days in the history of the office.

The business for this month is increasing at such a rate that I believe it will exceed any previous month, with the exception of the month just closed, December, 1907. At the present daily rate the receipts will be in excess of \$180,000, an increase of 25 per cent over January, 1906.

Give Our Cruiser a Good Send-Off

Insufficient Funds for Silver Service

The committee appointed by the Governor to secure a suitable silver service for the cruiser California has received but a quarter of the sum needed. If you have not subscribed do so at once, and send to the office of the Merchants' Association, 1233 Merchants' Exchange Building.

The ship has just completed her final trial, and has done honor to her builders and her name, and we should give her a creditable outfit.

The committee on fleet entertainment will ask for 100,000 for the entertainment of the 24,000 officers and men, but that will all be returned to the shops tenfold. This committee needs \$3000 more to make a creditable showing for the California amidst her sister ships, some of which are equipped as follows:

The Pennsylvania with a silver service costing \$26,500.

The Rhode Island with a silver service costing \$10,702.

The Georgia with a silver service costing \$10,500.

The Missouri with a silver service costing \$10,000.

FRANK J. SYMMES.

CITY UTILITIES COMMITTEE REPORTS ON BOND ISSUE

Supervisors Recommend Borrowing Money For Fire Protection, Sewers, Schools, Pavements, Parks and Other Items.

To the Honorable Board of Supervisors of the City and County of San Francisco.

Gentlemen:—Your Committee on Public Utilities to which were referred the various propositions relating to a proposed bond issue, begs leave to make the following report:

We have received the recommendations of various committees of your honorable body and also reports from the various administrative branches, setting forth the urgent needs of their respective departments for public buildings and improvements, the cost of which can not be defrayed from the annual income of the City and County.

The borrowing capacity of the City at the present time is approximately \$64,000,000, against which stands an existing bonded debt of nearly \$4,000,000. It is therefore possible at the present time to incur an additional debt of \$60,000,000.

From year to year, however, owing to an almost certain increase of the assessed valuation of the City, the maximum of possible bonded indebtedness will become rapidly greater and greater.

Whatever may be the amount of bonded indebtedness your honorable body may ultimately decide upon, a sufficient amount should be reserved for the acquisition of public water works, the water to be obtained from the best possible source in the Sierra Mountains.

So short a time has elapsed since the charter amendments were adopted by the people and ratified by the Legislature that the Committee has had no time to consider in detail anything besides the reconstruction of properties destroyed in the earthquake and fire and such other improvements as commend themselves to the entire body of the people, and about which there can be no serious difference of opinion.

Your committee therefore presents the following projects as matters of urgent necessity:

1. Auxiliary water system for fire protection	\$5,500,000	
2. Fire department buildings	1,000,000	
Department of electricity buildings	250,000	
3. Sewer system	4,000,000	
4. Repaving streets	2,500,000	
5. City Hall	5,000,000	
6. School buildings and lands	7,000,000	
7. Main library building and branches	1,500,000	
8. Hospital buildings and lands	2,000,000	
9. Hall of Justice and health department	750,000	
County jail	200,000	
10. Parks:		
Telegraph Hill	\$500,000	
Twin Peaks	150,000	
Fairmont Hill	150,000	
Bay View	100,000	
Islais Creek	500,000	
Potrero Heights	250,000	
Bernal Heights	100,000	
Ocean View	100,000	
Hunter's Point	100,000	
University Mound	200,000	
Visitation	100,000	2,250,000
11. Playgrounds:		
Mission	\$350,000	
Potrero	150,000	500,000
12. Purchase of land at Sacramento and East Streets to facilitate traffic to ferry		200,000
Total		\$32,650,000

While it will probably be necessary to cancel the unsold portions of the bonds authorized in

1903, owing to the low rate of interest provided, your Committee is of the opinion that at least six series of the sewer bonds can be sold, one series annually for six years, thus increasing the amount available for sewer protection by \$1,087,000. It is also possible to sell the remaining unsold portion of the street bonds aggregating \$898,000, as the owners of property on the streets to be reconstructed have a special interest therein, over and above that of the citizens in general, and they can be depended upon to make a special effort to assure the sale of said bonds.

Your Committee believes that it is not possible and not desirable that the entire issue proposed be sold immediately; the sale should extend over a number of years.

The Charter limitation as to the amount of debt that can be incurred applies to debt actually 'incurred' and no debt is deemed incurred until the bonds have been actually sold. In the meantime the debt is being reduced by the payment of bonds outstanding and the assessment roll of the City and County will rapidly increase. It can be safely assumed therefore that the City will be able to incur a bonded indebtedness for a public utility line, a municipal water supply without exceeding the debt limit provided in the Charter.

Your Committee urgently renews the recommendation formerly made by the Committee that all matters relating to the investigation of a proper source of water for domestic purposes and the acquisition of publicly owned water works be undertaken by a permanent water supply commission. In this way a positive instead of a shifting policy relating to this important subject will be established and carried into execution in a definite and scientific way.

Your Committee recommends that a further investigation be had in order to determine exactly what buildings will be needed by the Fire Department if the auxiliary water system for fire protection be installed, as it must be assumed that the installation of such a system will make it unnecessary to maintain as many companies as would be necessary without such a system.

Your Committee therefore recommends that your honorable body investigate this matter before adopting absolutely the recommendation of \$1,000,000 for fire department buildings.

Your Committee recommends the passage of an ordinance initiating the proceedings for a proposed bond issue for the purpose above recited.

Respectfully submitted,

A. A. D'ANCONA,
JAMES P. BOOTH,
E. J. MOLERA,

Committee on Public Utilities.

Back to the Burned District

More Firms are Coming Home

David Bush & Son	Real Estate	Russ Bldg
C. M. Mann	Real Estate	318 Kearny
Mahry McMahon	Real Estate	412 Market
Williams & Surryhne	Real Estate	114 Sutter
M. Blaskower & Co. Cigars	201 Montgomery	
Pacific Refining &		
Roofing Co.	Roofing	379 Monadnock
Woods & Huddart	Steel	356 Market
Sterling Furn. Co.	Furniture	1051 Market
Kauffman, Davidson		
Co.	Hides	137 Clay
D. W. Earl & Co.	Purch'g Agts.	307 Crocker Bld.
R. K. Blair	Printer	Fremont & Mission
C. A. Murdock & Co.	Printer	Fremont & Mission
London & Lancashire		
Ins. Co.	Insurance	571 Sacramento
E. J. Dodge	Lumber	405 Merch. Exch.
L. Heilbronner	Cloaks	923 Market
Chas. A. Son	Attorney	837 Mission
E. W. Levy	Attorney	Russ Bldg.
Sidney V. Smith	Attorney	Merchants' Exch.
Herbert B. Maggs	Architect	233 Sansome
Sanitary Devices		
Mfg. Co.	Machinery	26 Montgomery
Kilgariff & Beaver	Insurance	Post and Grant
Shainwald, Buckbee	Real Estate	27 Montgomery
Curran Clark	Real Estate	Russ Building
C. W. R. Ford & Co. Cloth	166 Sutter	
Mills & Hagbom	Tailors	162 Sutter
A. Eisenberg & Co.	Jewelers	Post and Kearny
Spabing & Neff	Real Estate	350 Kearny
J. M. Jacobi & Co.	Furnishings	Sutter & Montg.
Bullock & Jones	Tailors	Post and Kearny
Alexander Yost Co.	Hardware	528 Market
Pellicano, Rossi Co.	Florists	Kearny and Sutter
Tuckey & Kline	Jewelers	Grant and Sutter
J. Sinclair Ryan	'Cut Glass	Kearny and Sutter
L. M. Alexander Co.	Typewriters	180 Sutter
New Book Store	Books	Sutter and Stockton
Kahn & Feder	Real Estate	329 Kearny
Otto Irving Wise	Attorney	Humboldt Bk. Bldg.
S. H. Frank & Co.	Leather	412 Battery
Wm. Taaffe & Co.	Butchers	Monadnock Bldg.
A. Rothschild & Co.	Cloaks & Suits	154 Sutter
Jos. Wand & Co.	Waists	154 Sutter
S. L. Leszynsky & Co.	Waists & Skirts	154 Sutter
Williams & Berg Co.	Tailors	110 Sutter
Western Distilleries		
Co.	Wines	110 Sutter
W. A. Miller & Co.	Hay	268 Market
T. P. Andrews	Photo Supplies	Chronicle Bld.
Main Winchester		
Stone Co.	Harness	Eush & Montg'y
Wright Hdware Co.	Harness	77 Third
E. R. Thompson	Capitalist	417 Montg'y
Hulse-Bradford &		
Co.	Carpets	Mission and Sixth
American Merc. Co.	Importers	517 Battery
L. Demartini Sup. Co.	Confectioners	Front & Pine
John Middleton	Real Estate	Pacific Bldg.
H. H. Taylor	Agent	Mills Bldg.
Waldron & Deitrich	Mfg. Agents	Mission nr. 2d
Richardson & Erlin	Drug, Sund. Mission	nr. Second
Martin Bros.	Tailors	Humboldt Bk. Bldg.
Center & Spader	Real Est.	Market nr. Kearny
Equitable Life In. Co.	Insurance	Crocker Bldg.
Davis & Mitchell	Insurance	256 Montgomery
T. E. Amman	Real Estate	217 Montgomery
Salomon & Estes	Real Estate	219 Montgomery
Jacques & Thaler	Real Estate	255 Montgomery
Corbusier & Sheehy	Real Estate	255 Montgomery
Cline Bros.	Real Estate	255 Montgomery
Ocean Sh. Land Co.	Real Estate	221 Montgomery
Samuel Newmark	Cigars & Tobo. Pine & Montg.	
Ad. Liebman & Co.	Wines and Liquors	421 Pine
Buchanan Bros.	Brushes, etc.	623 Sacramento
Gorham Rubber Co.	Rubber Goods	Fremont & Mkt
Hunt Bros. Co.	Canned G'ds	Santa Marina Bld

The Election Commission has started well by the selection of Chief Deputy Zemansky for the position of Registrar of Voters for the next four years. Mr. Zemansky is qualified by long service in the office, and, we believe, can be relied upon to conduct elections fairly.

SIX DOLLARS CLEARS A BLOCK

Impassable Sidewalk Opened by Two Men in a Day's Work

For twenty-two months, ever since the fire, the sidewalk on the north side of California Street between Grant Avenue and Stockton has been obstructed by a virow of broken bricks that forced pedestrians to the cobbled street. The Merchants' Association put two men with shovels on it for one

day and cleared half the width of the walk. It cost the whole of six dollars, and made the whole block passable. Persons with any interest in a block similarly obstructed could, in many cases, get the same results at the same cost, or very little more.

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

Frank J. Symmes (Thos. Day Co.)... President
 Andrew M. Davis (The Emporium)... First Vice-President
 Hartland Law (Fairmont Hotel)... Second Vice-President
 Byron Mauzy (B. Mauzy Piano Co.)... Treasurer
 Gustave Brenner... Gore Impr. Co.
 H. W. Postlethwaite... Holmes Lime Co.
 J. A. Eveleth... Eveleth-Nash Co.
 F. J. Koster... California Barrel Co.
 C. K. McIntosh... S. F. National Bank
 F. G. Sanborn, Bancroft, Whitney Co.
 G. W. Spencer, Boardman & Spencer
 Robert H. Swayne... Swayne & Hoyt
 A. H. Vail... Sanborn, Vail & Co.
 I. O. Upham... Isaac Upham Co.
 L. M. King... Secretary and Superintendent
 F. W. Smithson... Asst. Secretary
 Wright & Wright... Attorneys
 Frank M. Todd... Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

Hartland Law, Chairman.
 F. J. Koster, R. H. Swayne,
 George W. Spencer, David Bush.

PUBLICITY AND PROMOTION.

A. H. Vail, Chairman.
 I. O. Upham, J. A. Eveleth,
 H. W. Postlethwaite, F. G. Sanborn,

TRADE AND FINANCE.

A. M. Davis, Chairman.
 David Bush, C. K. McIntosh,
 Byron Mauzy, Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
 F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.
ACCOUNTANTS AND AUDITORS.
 Crook Audit Co. 431 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.
 Atkinson, Thos. E. 787 Market
 Barrow, Wade Guthrie & Co. 787 Mkt.
 Cal. Society of Certified Public Accountants 787 Market
 Herrick, Lester & Herrick.

Merchants Exchange Bldg.
 Jansen, F. Bromley Monadnock Bldg.
 Lomax, W. B. 400 Clayton
 McLaren, Goode & Co. 339 Montgomery
 Price, Waterhouse & Co. 528 Monadnock Bldg.

Ruckstell, John R. Claus Spreckels Bldg.
 Rowe, C. V. 502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. 715 Market

ADVERTISING.

Cooper, F. J. West Mission & Brady
 Johnston-Dienstag Co. 34 Kearny
 Tuttle, Lauren T. 332 Delbert Bldg.
 Varney & Green.

Stevenson and Clinton Park
ADVERTISING NOVELTIES.
 Knapp, Wm. & Co. 809 Montgomery

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son. 108 Front

ARCHITECTS.

Barth, Hermann 611 Mission
 Burnham, D. H. & Co. Merchants Ex.
 Colley, C. J. 731 Monadnock Bldg.
 Cullett, William 1008 Mutual Sav. Bldg.

Dutton, L. B. Chronicle Bldg.
 Holmes, Edward L. Chronicle Bldg.
 Leonard, Jos. A. 201 Euclid Ave.
 Maggs, Herbert B. 233 Sansome

McDougall Bros. 755 Devisadero
 Meussdorffer, C. A. 446 Monadnock Bldg.
 Meyer & O'Brien. Midway Bldg.
 Meyers & Ward. 1201 Kohl Bldg.

Mooser, Wm. Union Trust Bldg.
 Paff, Chas. Merchants Exchange
 Pelton, John C. 235 Geary
 Reid Bros. Claus Spreckels Bldg.
 Stanhope, Leon E. Monadnock Bldg.

Sutton, Albert. Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. 16 First
ARCHITECTURAL TERRA COTTA.
 Gladding, McBean & Co. Eddy & Hyde

ART GLASS.

California Art Glass B. & C. Works. 238 Howard

ART GOODS.

Gump, S. & G. Co. 1615 California
 Sanborn, Vail & Co. 815 Mission
 Schussler Bros. 1218 Sutter
 Vickory, Atkins & Torrey 1711 Calif.
 Volz & Freese. 947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co. 111 Fremont

ASBESTOS GOODS.

Johns, H. W., Manville Co. 180 Second

ASSAYING.

Weissbein Bros. 2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton. Kohl Bldg.
 Bancroft, Philip. Monadnock Bldg.
 Bartlett, Louis. 1700 Call Bldg.
 Blakeman, T. Z. 1607 Gough

Chamberlain, J. P. 378 Russ Bldg.
 Feigenbaum, Sanford. Merch. Ex. Bldg.
 Frank, Nathan H. Mer. Ex. Building
 Heller, E. S. Union Trust Bldg.
 Houghton & Houghton. 1748 Pine

Humphrey, W. H. Union League Club
 Hutchinson & Hutchinson. Call Bldg.
 Kellogg, Sheldon G. Crocker Bldg.
 Keyes, A. D. Monadnock Bldg.
 Kierulff, T. C. 621 Monadnock Bldg.

Lake, Frederick B. 2008 Lyon
 McNab, Gavin. Call Bldg.
 McUTCHEON, Edw. J. Merchants Ex.
 Montague, H. B. 250 Montgomery
 Morrison, Cope & Brobeck.

Crocker Bldg.
 Naylor, Chas. E. 324 Merchants Ex.
 Page, Chas. 2518 Pacific Ave.
 Palmer, Brooks. 1535 Franklin
 Peixotto, Edgar D. Union Trust Bldg.
 Pillsbury, E. S. Kohl Bldg.

Schedline, S. C. 417 Montgomery
 Son, Chas. A. 837 Mission
 Smith, Sidney V. Merchants' Exchange
 Thomas, Gerstle, Frick & Beedy. 787 Market

Van Fleet, W. C. 2319 California
 Wise, Otto Irving. Humboldt Bldg.
 Wolf, E. Myron. 602 California
 Wright, Allen G. Merchants' Exchange
 Wright, Geo. T. Merchants' Exchange

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia
 Ordway, W. C. 6th & Yuma
 Spear, E. S. & Co. 24 Fell

AUTOMOBILES.

Leavitt, G. W. Co. Golden Gate & Hyde
 Pioneer Automobile Co. 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Pac. Co. Sansome & Vallejo
 Plummer, W. A. 115 Drumm
 Schmidt, Johann. 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
 Young & Swain Baking Co. 433 Devisadero

BANKS & BANKERS.

American National Bank. Merch. Ex.
 Anglo-Cal. Bank, Ltd. Pine & Sansome
 Anglo-Californian Bank, Ltd. Mission Branch, 2049 Mission

Bank of California. 422 California
 Bank of Italy. 632 Montgomery
 California Safe Deposit & Trust Co. California & Montgomery
 California Safe Deposit & Trust Co. Mission Branch, 2572 Mission

California Safe Deposit & Trust Co. Uptown Branch, 1740 Fillmore
 Canadian Bk. of Commerce, Cal. & S'some
 Central Trust Company. 42 Montgomery

Citizens' State Bank. 1447 Fillmore
 Crocker Nat. Bk. of S. F. Post & Market
 Donohoe-Kelly Banking Co. 100 Mtgy
 French Savings Bank. 106 Sutter

German S. & L. Society, 526 California
 Hibernia S. & L. Soc., McAllister & Jones
 Humboldt Savings Bank. 626 Market
 International Bank of Cal. Mont. & Cal

Italian-American Bk. Montg. & Sacto.
 London, Paris and American Bank. Sansome & Sutter
 Market Street Bank, The. 7th & Market

Mechanics Savings Bank. 113 Montg.
 Mercantile Trust Co. of S. F. 464 Cal.
 Meyer, Daniel. Pine & Sansome

Mission Bank, The. 16th & Julian Ave.
 Mission Savings Bank. 2631 Mission
 Mutual Savings Bk. of S. F. 708 Mkt

National Bank of the Pacific. Call Bldg.
 Renters Loan & Trust Co. 131 Hayes
 Russo-Chinese Bank. 417 Montgomery
 Rollins, E. H. & Son. Kohl Bldg.

Savings and Loan Society. 101 Montg.
 San Francisco National Bank. Merchants' Exchange Bldg.
 S. F. Savings Union. Montg. & Cal.

Seaboard Bank. 24 Market
 Security Savings Bank. 316 Montgomery
 Swiss-American Bank. 1132 Fillmore
 U. S. National Bk. Bush & Fillmore

Union State Bank. Van Ness & Fulton
 Wells-Fargo-Nevada National Bank of San Francisco. Union Trust Bldg.
 Western National Bank of San Francisco. Powell & Market

Yokohama-Specie Bank. 515 Montgomery

BARBERS.

Greenberg, F. L. 320 Montgomery
BARBERS' SUPPLIES.
 Deckelmann Bros. 162 Turk

BAZAARS.

Charlton, E. P. & Co. 1317 Fillmore

BEER BOTTLERS.

California Bottling Co. 1255 Harrison
 Enterprise Bottling Co. 2745 16th
 Fredericksburg Bot. Co. 18th & Ala.
 Rapp, John & Son. Eighth & Townsend

BELTING-LEATHER.

Cook, H. N., Belting Co. 26 Fremont
 Heins, Alex., Belting Co. 2413 Harrison

BICYCLES.

Lee, W. E. 504 Stanyan

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission
 Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The. 270 Valencia
 Malloy, F. Co. 1132 Mission
 Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
 Elder, Paul. Van Ness Ave. & Bush
 Hanak & Hargens. 426 Fulton
 Robertson, A. M. 1539 Van Ness Ave.
 San Francisco News Co. 747 Howard

Whitaker & Ray Co. 141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The. 1025 Fillmore
 Buckingham & Hecht, Valencia & 26th
 Cahn, Nickelsburg & Co. 851 Folsom

Heim, F. L. 1556 Fillmore
 Koenig Shoe Co., The. 1541 Van Ness
 Kutz, G. M. Co. 18th & Bryant
 Mauzy & Reid Co. Mission near 2d

Nolan-Earl Shoe Co. 727 Mission
 Philadelphia Shoe Co. Geary & Fillmore
 Rosenthal's, Inc. O'Farrell & Fillmore
 Sommer & Kaufman. 1436 Van Ness Ave.
 Sullivan Shoe Co. 1184 Market

United Workmen's Boot & Shoe Co. 25th & Bartlett
 Williams-Marvin Co. 642 Howard
 Wolf, H. & Bro. Fillmore near Geary
 Young, Geo. H., Inc. 207 Second

BOX FACTORIES.

Korbel Box Factory. 2014 Bryant

BREWERIES.

Burnell & Co. 1009 Golden Gate Ave.
 Hibernia Brewery. 1241 Howard
 Lochbaum & Co. A. H. 125 King
 National Brewing Co. 762 Fulton
 Union Brewing & Maltng Co. Eighteenth & Florida

Wunder Brew. Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co. 530 Chestnut
BRICK MANUFACTURERS.
 California Brick & Clay Mfg. Co. 223 Monadnock Bldg.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co. Monadnock Bldg.
 Swaine, Hoyt & Co. 412 Battery

BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co. 497 Washington
 Hohweiser, C. & Co. 511 Wash.
 Mayhew, F. E. & Co. Battery & Wash.
 Mattoon & Co. 516 Battery
 Reed, George W. 511 Washington

Swayne, Hoyt & Co. 412 Battery

BROKERS-DRUG.

Serwe & Prien Co. 528 Third

BROKERS-MERCHANDISE AND GENERAL.

Booth, F. E. 91 Drumm
 DuVal, W. M. & Co. Monadnock Bldg.
 Maillard & Schmeidler. Sac. & Front
 Page Bros. 414 Montgomery

Stone, B. F., Jr. & Co. 90 Sacramento
BROKERS-STOCK, BOND, GRAIN AND OIL.
 Ames, Worthington. 502 California

Barth, J. & Co. 480 California
 Doubleday, D. E. 129 Montgomery
 Girvin & Eyre. Merchants Ex. Bldg.
 Goldman, Max. 339 Bush

Hopkins, J. P. 332 Bush
 Irvine, James. 312 Oak
 Politzer, Alex. 1810 Fillmore
 Pollitz, Edw. & Co. 420 California

Rehfsch & Hochstadter. 2669 California
 Sternberg, Frank R. 115-339 Bush
 Toplitz, Jos. B. 339 Bush

BROKERS-TICKET.

Ottinger, A. Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n. 211 Church
 Pacific States Savings & Loan Company. 569 California

BUILDING CONSTRUCTION.

Ferrolite Co. Chronicle Bldg.
 Lindgren-Hicks Co. Humboldt Bldg.
 Richards-Neustadt Construction Co. 237 Monadnock Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co. 1665 Mission
 Levy, Oscar S. 15 Second
 Waterhouse and Price. 59 3d.
 Wilkomm, A. Midway Bldg.

BUTCHERS.

Bacus, R. T. Haight & Shrader
 Bayle-Lacoste & Co. 11th & Market
 Clayburgh & George. 333 Kearny
 Decourtieux, A. 11th & Market Sts

Finke, Fred H. 10 East
 Herman, Benj. & Son. Bush & Franklin
 Patek, F. & Co. 916 Larkin
 Roberts, W. F. 2849 California

Schweitzer, J. & Co. 1412 Bush
 Taaffe, Wm. No. Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co. 211, 215 4th

CAN MANUFACTURERS.

American Can Co. 7th & Townsend

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
 Cal. Fruit Cannery Ass'n. 436 Sanme
 Hunt Bros. Co. 112 Market
 Spanish American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. Berkeley

Borel, Ant. & Co. 180 California

Brittan, N. J. San Carlos
 Center, John. 2828 Sixteenth
 Dean, W. E. 818 Kohl Bldg.

Delger, Edward F. Delger Bldg.
 Denman, James. 3808 Clay
 Fontana, Mark J. 436 Sansome
 Hopkins, E. W. 351 Pine

Levy, H. M. 1302 Post
 Moore, A. A., Jr. 15 Second
 Payot, Henry. 918 Ellis
 Phelan, James D. Mutual Bank Bldg.

Payne, Warren R. 110 Sutter
 Pope, Geo. A. 1014 Kohl Bldg.
 Schmidt, John A. 1101 O'Farrell
 Smith, F. M. Albany Block, Oakland

Spreckels, Claus. 105 Sansome
 Spring Val. Water Co. Sut. & Frank.
 Thomas, H. W. 268 Market
 Thompson, R. R. 117 Montgomery

Upham, Isaac. 104 Battery
 Whitney Estate Co. 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son. First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E. 710 Montgomery
 Murray, S. C. 1225 Fell
 Robinson & Gillespie. 2147 Sutter

CARPETS.

Gullixson Bros., Inc. 2086 Market
 Hulse-Bradford Co. 986 Mission
 Kensington Carpet Co. 1635 Fillmore
 Walcom, Geo. Co. 637 Turk

Walter, D. N. & F. Co. Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co. 911 Golden Gate

CARRIAGE COMPANIES.

United Carriage Co. 1135 O'Farrell

CARRIAGE AND BUGGY MANUFACTURERS.
 Grave, B. & Co. 732 Brannan
 Larkins & Co. Guerrero, bet. 14th & 15th

Schindler, H. B. & Co. 172 Spear
 Studebaker Bros. Mfg. Co. 10th & Mk
 Wertsch, Wm. 21 Page
 Willey, Frank D. 69 Fell

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
 Thoms, J. W. 902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F. 38 Clementina
 National Cash Register Co. The. 1058 Market Street

Pacific Coast Cash Register Co. 1294 Market
 Union Cash Register Co. 529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con. 1024 Franklin

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 725 Howard

CHAMPAGNE.

Greenway, E. M. Kohl Bldg.
 Kessler, G. A. & Co. 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The. 268 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E. 310 California
 Weule, Louis Company. 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co. Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Lilienfeld, Alfred & Co., 1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co., 768 Mission
Neustadter Bros., 115 Hayes
Pauson & Co., Van Ness & Post
Raphael's Inc., Fillmore & Geary
Reos Bros., O'Farrell & Fillmore
Straus, Louis, 658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2036 O'Farrell
Morton, Thomas, & Son, 500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1924 Mer. Ex.
San Francisco & San Joaquin Coal Co.,
310 Montgomery Block
Stafford, W. G., & Co., 214 East
Western Fuel Co., 130 California

CODFISH DEALERS.

Alaska, Codfish Co., 159 Sacramento
Atlantic Fish Co., 423 Front
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 134 Washington
Armstrong, J. K. & Co., 627 Howard
Atchinson, B. M. & Co., 2550 Sacramento
Biagi, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Boessnecker & Co., 308 Washington
Botto, N. & Co., 303 Washington
Butler, F. W. Co., 419 Front
Caffrey, John, 448 Battery
Campodonico & Burns, 105 Wash.
Chauche & Bon., 622 22d St, Oakland
Collins, Thos. W. & Co., 334 Larkin
Cutter, E. B. Co., 608 Merchants Ex.
Dairymen's Union, 108 Clay
Eveleth-Nash Co., 422 Front
De Martini, John & Co., 112 Wash.
De Pue, Edgar J., 511 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Duffy, J. I. Co., 109 Wash.
Dunbar, H. F., 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini, 108-110 Washington
Getz Bros. & Co., Davis & Sacramento
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co., 44 Clay
Hammer & Co., 230 Clay
Harster, L. Co., 314 Davis
Higgins, Jas. Co., 319 Drumm
Hilmer, Fred L. Co., 28 Clay
Hulme & Hart, 19th & Tennessee
Hyman Bros. Co., Kohl Bldg.
Ivanovich-Trobock & Bergen Co.,
200 Washington
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 212 Clay
Jaudin, H. U. Co., 225 Washington
Kittle, H. de W., Union Trust Bldg.
Landsberger & Son, 108 Front
Leist, C. J. & Co., 2835 Washington
Lercari, C. J. & Co., 128 Washington
Loaiza, W. & Co., Halleck & Leidesdorff
Levy, A. & J. Zentner Co., Dav & Wash
Macpherson & Honrhan, Davis & Wash
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 124-8 Washington
Monteleagre & Co., Hansford Block
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Olcese, G. B. & Co., 434 Davis
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 59-63 Washington
Sanford Bros., 430 Front
Scatena, L. & Co., 104 Washington
Schultz-Hansen Co., 330 Drumm
Schwartz Bros., 701 Union Trust Bldg.
Sherwood & Sherwood, 54 Pine
Sloss & Gerstle, Kohl Bldg.
Southern Pac. Mill. Co., 930 Meht Ex
Von Huse & Co., 400 Davis
Vanvalves, M. D., 117 Washington
Welch & Co., 502 California
Western Creameries Co., 268 Market
Wetmore Bros., 450 Front
Wolf, Wm. & Co., 248 Mission
Wolf & Sons, Drumm & Jackson
Wolfen, Max & Co., 421 Front

CONFECTIONERS.

Blum, S., California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros., 1610 Van Ness Ave
Haas, Geo. & Son, 1355 Fillmore
Hromada, Adolph & Co., 1310 Folsom
Lechten Bros., 1242 Devisadero
Maskey, Frank, Kearny, near Market
Rhine, Henry & Co., 19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Seidl, J. & Co., 312 Clementina
Townsend, W. S., 1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E., 636 Market
Dav's Sons, T. H., 547 Monadnock Bld
Fahy, Richard, 518 Noe
Gilbreth, Frank B., 604 Mission
Hjul, Jas. H., 614 Sacramento
Keatinge, Richard & Sons, 779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc., 771 Mkt
The Woodruff Co., Pine & Leidesdorff

COOPERS.

California Barrel Co., 22nd & Illinois
Carl Cooperage Co., 51 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert & Cordes, 379 Seventh

COOPERAGE STOCK.

Richards, I. W., 2431 Channing B'kly
CORDAGE MANUFACTURERS.
Tubbs Cordage Co., Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co., 728 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Pacific Coast Biscuit Co., Bat. & Valjo

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 6th & Yuma
Barthold-Paulsen Co., 1352 Polk
Cowen-Heineberg Co., 527 Market
Nathan-Dohrmann Co., 1548 Van Ness
Schloss Crockery Co., Folsom & Fifth
Sternheim, S. & Son, 1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co., 23 Market
Gray Bros., 2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co., 508 Washington
De Laval Dairy Supply Co., 101 Drumm

DAIRY MACHINERY.

Platt, Frank L. D. D. S., 712 Steiner
Van Wyck, Crittenden, D. D. S.,
1059 O'Farrell

DENTISTS.

Emporium, The, 1st & Van Ness
Prager's, 1st & Market & Jones

DEPARTMENT STORES.

Fuller-Craig Desk Co., 46 Sutter
Fuller, Geo. H., Desk Co., 659 Mission
Rucker Desk Co., 737 Mission

DESKS AND OFFICE FURNITURE.

Frankel Display Fix. Co., 1034 Geary
California Door Co., 24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co., 926 Brannan
Cartwright Draying Co., 1710 Harrison
Dore & Co., 609 Seventh
Emmons, G. W., 438 Market
Farnsworth & Ruggles, 109 Davis
McNab & Smith, 215 East
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co., 703 Davis
Strauss, K., 713 Golden Gate Ave
Teele & Co., 764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co., 14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co., 114 Battery
Griffin & Skelley Co., Franklin & Ellis
Guggenheim & Co., Sacto & Davis
Phoenix Packing Co., 118 Davis
Rosenberg Bros. Co., 2nd & Japan

DRUGGISTS.

Ayers, Edw. N., 1108 Van Ness
Baer Drug Co., 722 Market
Boericke & Runyon, 1554 Van Ness Ave
Broemmel, J. G. B., 2501 California
Clegg, Fred A., 1542 California
Clinton, Dr. C. A., 21st & Howard
Calegaris, J., Kearny & Pacific
Coffin-Redington Co., 675 Third
Erlenbach, Martin, 711 Third
Fauda, C. O., 303 Montgomery Ave
Ferry Drug Co., 20 Market
Gates, J. R. Co., Inc., 113-115 Davis
Grazer's Pharmacy, 501 Third Ave
Green, Frank T., 500 Devisadero
Kelly, Frank S., 2925 Pierce
Lainer, Rd. Drug Co., 1260 McAllister
Langley & Michaels Co., 34 First
Leipnitz Co., G., Sutter & Laguna
Lengfeld's Pharmacy, 1804 Fillmore
Owl Drug Co., Sutter & Van Ness
Prior's Pharmacy, 234 San Jose Ave
Rockstroh, F. E., 1044 Valencia
Rossi Drug Co., 1900 Union
Ryan, D., 3402 Mission
Schmidt, Val., Polk & Jackson
Schmidt Edwin Val., Fillmore & Cal
Searby, W. M., 410 Kearny
Von Kraken, W. Esters, 264 Bryant
Wakelee & Co., 58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co., 962 Post
Bernstein, S. L., Radke Bldg
City of Paris, Van Ness & Washington
Clayburgh, L. J. & Co., 1425 Bush
Crowley, J. B., Aronson Bldg.
Frohmam & Priester, 2635 Mission
Graf, J. L. & Co., 359 McAllister
Hale Bros. Inc., Sixth near Market
Jacobs, F. P. & Sons, 1217 Geary
Kohlberg, M. S. & Co., 435-7 Turk
Levy, Max, 1140 Geary
Lippman Bros., 22nd & Mission
Livingston Bros., Geary & Fillmore
Marcuse, M. & Co., 1081 Post
Murphy, Grant & Co., Sansome & Mkt
Nathan, A., 1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., V Ness & Pine
Samuels, D. Lace House Co.,
Sutter & Van Ness
Schmidt, Ben. J. & Co., 1017 Post
Schoenholz & Elsbach, 2013 Fillmore
Semeria, Henry & Co., 539 Eddy
Strauss, Greenberg & Sachs, 1241 Van Ness
Strauss, Levi & Co., Sixth & South
Thursbacher, B. E., 16th & Folsom
Weill, Raphael & Co., V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmr

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works, 27 Tenth
Hickman, Henry, 3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Herald's Business Co., McAllister & Polk
Raymond, W. H. V., 2812 Clay
San Francisco Business College, 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co., 837 Ellis

ELECTRICAL SUPPLIES AND CON-
STRUCTION COMPANIES.
Brooks-Follis Electric Corp., 212 First

Century-Klein Electric Co., 623 Sansome
Electric Appliance Co., 726 Mission
Electric Railway & Manfrs Supply
Co., 84-86, 2d St
Farnsworth Electrical Co., 602 Howard
General Electric Co., Union Trust Bldg
Hetty Bros., 326 Ellis
Holabird-Reynolds & Sayles Co.,
527 Mission
Levy Electric Co., 648 Sacramento
Shelby Electric Co., 204 California
Summerhayes, W. R., Spear & Folsom
Ind. Electric Const. Co., 381 Fulton
Westinghouse Electric Co., 2d & How'd

ELECTRO-PLATERS.

Denniston's S. F. Plating Works, 1349-51
Mission
Golden West Plating Works, 355 First
Merle, A. & Co., Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co., 254 Spear
Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro., 1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J., 847 Monadnock Bldg
ENGINEERS, MECHANICAL.
Wellington, Geo. J., Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B., 623 Monadnock Bldg
ESSENTIAL OILS.
Boldemann, A. C. & Co., 2624 Sutter
Lueders, Geo. & Co., 47 Sacramento

EXPORTERS AND IMPORTERS.

American Import Co., 16 First
Castle Bros., 1444 O'Farrell
De Fremery, J. & Co., 1305 Adeline Okd.
Jennings, R. P., Cal. Bldg., Union Sq.
North American Commercial Co.,
314 Brannan
Takemura, K. & Co., 1174 Sutter
Maldonado & Co., Hansford Block
Vignier, A. & Co., Broadway & Battery
Wieland Bros. Inc., 309 Davis

FIREWORKS.

California Fire Works Co., 219 Front
FLORESTIS.
Boland, J. B. Co., 47 Geary
Jacquemet, Jos. & Co., 22d & Douglass
Mann, Alex. Jr., Co., Inc., 1125 Polk
Sievers Floral Co., 1670 California

FLOUR MILLS.

Sperry Flour Co., 133 Spear
Stockton Milling Co., 112 California

FOOD CEREALS.

Pacific Cereal Ass'n, Bay, nr. Mason
FORWARDING AGENTS.
Earl, D. W. & Co., 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Berta, A. Co., Market & Eleventh
Marchi, John, 2029 Filbert
Omey & Goetting, Geary & Polk

FURNITURE.

Bateman, Wm., 1913 Bryant
Brenner, John Co., 1451 Van Ness
Cordes Furniture Co., 1537 Bush
Bunster & Saxe, Eddy & Larkin
Eastern Outfitting Co., 1970 Mission
Fredericks, J. Co., 815 Ellis
Friedman, M. & Co., O'Farrell & Polk
Gullison Bros., 2086 Market
Indianapolis Furniture Co., 833 Mission
Kaskell Furniture Co., 16th & Valencia
Kreiss, L. & Sons, 1219 Post
Lavenson-Shiely Co., Webster & Haight
Lindholm Furniture Co., 748 Van Ness
Moore, Harry J. Furn. Co., 735 Eddy
Newman Bros. Co., 2200 Mission
Plum, Chas. M. & Co., 1632 California
Sloane, W. & J. Co., Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V Ness
Sterling Furniture Co., 1951 Market
Wisconsin Furniture Co., 1537 Bush

FURNITURE MANUFACTURERS.

Johnson, Harry Co., Harrison & 16th
FURS.
Gassner, Louis, 1524 Bush
Liebes, H. & Co., 1440 Van Ness Ave
Wallace, Robert, 126 Geary

**FUSE AND MATCH MANUFAC-
TURERS.**

Independent Match Co., 515 Market
Metropolitan Match Co., 42 Sutter

GAS AND ELECTRIC FIXTURES.
California Gas Fixture Co., 601 V. Ness
Day, Thos. Co., 725 Mission
Haskins, Arthur R., Inc.,
1301 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son, 211-213 Main

GAS ENGINES AND SCALES.
Fairbanks-Morse Co., 531 Howard

GAS GENERATORS.
Reichert, Theo., Fillmore & Bush

GAS METERS AND STOVES.
Pacific Meter Co., 919 Monadnock Bldg

GAS REGULATORS.
Gas Consumers' Assn., 345 Haight

GENERAL MERCHANDISE.
Schwabacher Bros., 112 California

GLASS MANUFACTURERS.
Illinois Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Wks., 7th & Irwin
Pacific Window Glass Co., 1129 Market
United States Glass Co., 271 Stevenson

GLOVES.

Moss, Geo. A., 1520 Van Ness

GLUE MANUFACTURERS.
Burd, Wm. & Son, 247 Pine
California Glue Works, Merch. Ex.

GRAIN AND BEAN DEALERS.
Barnard & Bunker, 204 California
Whitaker, A. J., 203 Clay

GRAVEL.

Bay Development Co., 153 Berry

GRAPHOPHONES AND PHONO-
GRAPHS.
Columbia Phonograph Co., 526 McAlst

GROCERS.

City of Hamburg Co., Inc., 118 Oregon
Clausen, C., 771 Capp
Cluff, Wm. Co., Spear & Mission
Dannemark Bros., Haight & Scott
De Bernardi, D. & Co., 15 Pacific
Foster, S. & Co., 126 Beale
Gaw, H. & Co., 508 Haight
Getz, M. & Co., 135-141 Main
Goldberg, Bowen & Co., 1242 Van Ness
Levaggi, Granucci & Co., Inc., 412 Front
Haas Bros., 100 California
Habrich, Carl A., 301 Devisadero
Hollman, Henry, 2805 Mission
Hooper & Jennings, 462 Bryant
Irvine Bros., 1588 Bush
Johnson Bros., Fillmore & Sacramento
Lennon, John A., 918 Eddy
Meyer, A. & Co., 136 Steuart
Newbauer, J. H. & Co., 430 Fifth
Parks Bros. & Co., 372 Fifth
Peters Bros., 901 Cole
Rathjen Bros., 39 Stockton
Rothschild, John & Co., 11 Spear
Smith's Cash Store, 16 Steuart
Snook, James A. & Co., 247 Davis
Stulz, Jos. A. Co., 1931 Fillmore
Sussman, Wormser & Co., 140 Spear
Tillman & Bendell, Front & Vallejo
West, Elliott & Gordon, 500-504 Hayes
Wellman, Peck & Co., 311-337 East
Wethered, Wm. Co., 1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co., 717 Market
Goicher Bros., 513 Market
Shreve & Barber Co., 1023 Market

HAMMAM BATHS.

Burns, Edw. F., 815 Eddy

HARDWARE.

Arnold Hardware Co., 1442 O'Farrell
Baker & Hamilton, 119 Berry
Bennett Bros., 541 Haight
Brittain & Co., Van Ness Ave & Turk
Brown, Chas. & Co., 450 Van Ness
Brown, The Ralph Co., 5th & Tehama
California Hdw. & Cut. Co., 812 V Ness
Dean, S. J., 1196 Market
Donnelly, W. J., 11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian, Pacific Union Club
Gregory Hdw. Co., 521 Golden Gate
Holbrook, Merrill & Stetson, 6 & Twms.
Hs. J. G. & Co., 827 Mission
Jones, Ed., 1182 Market
Marshall-Newell Supply Co., 146 Strt
Montague, W. W. & Co., Turk & Polk
Olympic Arms Co., 559 Van Ness
Pacific Hdw. & Steel Co., 7th & Twmsd
Palace Hdw. Co., 456 Golden Gate
Philpott, C. H., 135 Fifth
Rosekrans, H. & Co., 511 Sixth
Smith, Peter A., 638 Fourth
Williams Hdw. & Stove Co., 1525 Mkt
Vaut, E. D. Hardware Co., 218 Market
Wright Hdw. Co., 77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.,
Golden Gate Ave. near Fillmore
Spiro Harness & Wagon Co., 307 Mkt

HAT MANUFACTURERS.

California Hat Co., 1420 Howard
Trlest & Co., 734-738 Mission

HATTERS.

Carroll, Paul T., 706 Market
Collins, Chas. J., 922 Market
Colman Co., 343 Montgomery
Dillon, Tom., Van Ness Ave & McAllister
Fannin & Elmendorf, 149 New Montg.
Fisher & Co., 726 Market
Herrmann & Co., 1440 Market
Kline, Louis & Co., 1436-1438 Polk
Lundstrom, K. A., 1178 Market
Meusdorffer, J. C. Sons, 909 Fillmore

HAY AND GRAIN.

Anspacher Bros., 1103 O'Farrell
Chase, W. W. & Co., 1938 Market
Miller, W. A. & Co., 268 Market
Scott & Magner, 453 Berry
Somers & Co., Sixth & Irwin
Vermeil, J. L., 3142 Mission

HORSE SHOEING.

Morrissey, Nicholas, 460 Eighth
Odea, Martin, 212 Locust Ave

HOTELS.

Hotel St. Francis, Geary & Powell
Johnson, M., Hotel Robins
Martin, H. G., 156 Third
Palace Hotel Co., Fairmont Hotel
Phillips, H. B., Union Trust Bldg
Turpin, F. L., Cor Fourth & Howard
Von der Meiden, G. H., 501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co., 2973 Folsom

ICE DEALERS.

Consumers Ice Co., 436 Eighth
Merchants Ice & Cold Storage Co.,
Lombard & Sansome
National Ice & Cold Storage Co., The
Union Ice Co., 735 Fourth

ICE CREAM DEALERS.

Parry, J. S., 224 8th

ILLUSTRATORS.

O'Connor, Thos. E., 129 Investors' Bldg

IMPORTERS.

American Mercantile Co., 511 Battery
Corra, A., 478 Jackson

INTERIOR DECORATORS.

Schastey & Vollmer, 1930 Van Ness
United Studios, 1415 Post

INSURANCE.

Ahpel, H. C. Co., Union Trust Bldg
Bertheau, Caesar, Montgomery Block
Boardman & Spencer, 514 California
Brown, Edw. & Sons, 108 Front
Christensen & Goodwin, 55 Geary
Commercial Union Assurance Co., Ltd.,
1359 Post
Connor, John, 28 Steiner
Davis, J. B. F. & Son, Mont & Sacto
Dornin, John C., Kohl Bldg.

Fireman's Fund Ins. Co., Cal. & Sanson
Guthe & Frank, 114 Battery, Room 14
Herold, Rudolph Jr., 53 Post
Hilman, John R. & Son, 160 Sansone
Insurance Co. of N. A., 102 Battery
Kilander & Beaver, Post & Grant Av.
Lander, Wm. J., Pine & Sansone
Liverpool & London & Globe Ins. Co.,
422 California
London & Lancashire Fire Insurance
Co., 571 Sacramento
Marheim, Dibern & Co., 153-155 Mtgy
Miller, T. L., Pine & Leidesdorff
Nason, Arthur G., Merchants' Exchange
New Zealand Insurance Co., 312 Cal.
Northwestern National Fire Ins. Co.,
1632 Franklin
Pacific Mutual Life Insurance Co., The
Post and Grant Av.
Pacific Surety Co., 326 Montgomery
Palache & Hewitt, 430 California
Parker, C. M. T., Main & Folsom
Perrin, Howard, 701 Monadnock Bldg
Petter, Edw. E., 320 Sansone
Preferred Accident Ins. Co., 701 Mkt
Queen Insurance Co., 122 Sansone
Royal Insurance Co., 122 Sansone
Rosenthal, Louis, 315 California
Sperling, Frank, 1306 Post
Stovel, C. J., 537 Sacramento
Travelers' Ins. Co., Monadnock Bldg.
Voss, Conrad & Co., 229 Monadnock Bldg
Waniorek, M., 122 Sansone
Watson, Taylor & Sperry, 41 Post
Watt, Rolla V., 122 Sansone
West Coast Life Ins. Co., 348 Pine
Whitely, Henry M., 518 California
Wilson, Horace, 407 Montgomery

INDIVIDUAL MEMBERS.

Benedict, C. S., Pine & Van Ness
Blair, R. K., 68 Fremont
Briggs, Arthur H.,
Treasurer, Fairmont Hotel
Briggs, H. E., Mgr Viavi Co., 636 Pine
Burr, C. C., 1456 Filbert
Carpy, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium, Post and Van Ness
Folger, J. A., Howard and Spear
Greenebaum, E., Secretary City Ware-
house Co., Jackson & Battery
Greenbaum, M., Meht, Mission bet. 3-4
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage, 678 Monadnock Bldg.
Landsberger, Julius A., Chronicle Bldg.
McNicoll, A. J., Elev., Stocktn & Beach
Mackay, Clarence H., Bank Director,
New York
McCoy, H. J., Sec. Y. M. C. A., 141 Alpine
McCutcheon, Edw. J., 1860 Webster
Moore, S. I., Sec'y, the I. C. Moore
Estate Co., 1914 Devisadero
Painter, Edgar, J. B., Painter Estate,
Kohl Bldg.
Sherman, L. S., 1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers, Merchants' Exch. Bldg.
Symmes, Frank J., Merchant, 1046 Monadnock Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thompson, Beach, The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Upham, Isaac, Merchant, 104 Battery
Van Arsdale, W. W., Lumber Dealer,
2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Walker, David F., Bank Director,
California & Montgomery
Wright, F. V., 644 Taylor, Alameda

INVESTMENT SECURITIES.

Brown, Wilson & Co., Crocker Bldg.
IRON, ORNAMENTAL.
Sartorius Co., Fifteenth and Utah

IRON WORKS.

California Iron Yard, 417 Kohl Bldg
Fulton Iron Works, First & Market
Moore & Scott Iron Works,
Main & Howard
Morton & Hedley, 215 Harrison
Rison Iron Works, 298 Steuart
Schrader, Otto, 1247 Harrison
Vulcan Iron Works, 604 Missouri

IRON AND STEEL MERCHANTS.
Burger & Carter, 110 & Mississippi
Doble, Abner Co., Fremont & Howard
Taylor & Spottswood, 19th & Minn.
Woods & Huddart, 356 Market

IRON & STEEL SALES AGENTS.
Pike, C. W., Co., 9 Mission
JAPANESE PRODUCTS AND FANCY
GOODS.

Marsh, G. T. & Co., 1465 Polk
Solomon, C. Jr., 625 Myrtle St., Oakland
JAPANESE AND CHINESE SILKS.
Hart, B. & Bro., 1120 Sutter
Mendelson Bros., 439 Turk

JEWELERS.

Abrams, Henry M. Co., 717 Market
Andrews, A., 909 Van Ness Ave
Baldwin Jewelry Co., 1261 Van Ness Ave
Bohm, Bristol Co., Scott & Van Ness
California Jewelry Co., 704 Market
Carrao & Green, 1510 Buchanan
Deremer & Co., 134 Van Ness Ave
Diamond Parlor Jewelry Co., 1429 F. more
Dunkelspiel, J. S., 1021 Van Ness
Durance-Battin Co., Chronicle Bldg
Eisenberg, A. & Co., Post and Kearny
Gundermann, W., 1532 Fillmore
Greiszwitz, Geo. & Co., 2322 Cal.
Hall, A. I. & Son, 717 Market
Hammersmith & Co., 810 Van Ness Ave.
Heringha, Leo, 896 Steiner
Isaacs, Abe, 739 Van Ness Ave

Judis, Alphonse Co., 704 Market
Lehrberger, J. S. & Co., 704 Market
Mayer & Weinshenk, 717 Market
Nordman Bros., 717 Market
Radke & Co., Bush & Van Ness Ave
Schussler, M. & Co., 704 Market
Sirex & Co., Van Ness & Sacramento
Sorensen, James A. & Co., 715 Market
Vanderslice W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.

Mathews, Roy P. Co., 717 Market
Muhs & Lochbaum Co., 1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co., 398 McAllister
Gantner & Mattern Co., Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co., Cal. & V. Ness
Marks Bros., Eddy & Fillmore
Magnin, I. & Co., Van Ness & Austin Ave
Schwartz & Goodman, 1545 Fillmore
Paragon, The, Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G., 2202 California
Gadner, A., 2378 Pine

LAMPS.

Boesch Lamp Co., 1135 Mission
Bauer Lamp & Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry, 468 25th, Oakland
La Grande Laundry Co., 231 Twelfth
National Laundry Co., 3814 Eighteenth
San Francisco Laundry, 1408 Turk
United States Laundry, 1148 Harrison
White Star Laundry, 385 Eighth
Wormser, S. I., 317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co., 583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co., 122 Guerrero

LEAF TOBACCO DEALERS.

Gosinsky & Co., 717 Sansone
Kohlberg & Co., 526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams, 116 Clay
Frank, S. H. & Co., 416 Battery
Wagner Leather Co., 112 Clay
Harpham & Jansen, 524 Washington
Kauffman, Davidson & Co., 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co., 15 East
Holmes Lime Co., 704 Market

LITHOGRAPHERS.

Britton & Key, 555 Commercial
Hallway Lithograph Co., 1664 Howard
Roesch, Louis Co., Fifteenth & Mission
Schmidt Lithograph Co.,
Fifth & Adeline Sts., Oakland
Union Lithograph Co., 741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son, 1210 Valencia
Clemens, C. J., 316 Fulton
Kelly, Thomas & Sons, Pine & Franklin
Pease, E. R., 1009 Valencia

LUMBER DEALERS.

Albion Lumber Co., 818 Crocker Bldg.
Blyth & Trott, Spear & Mission
Carter, George E. & Co., 704 Market
Casper Lumber Co., 810 Kohl Bldg
Dodge, E. J. & Co., 465 Merch. Exch.
Dolbeer & Carson Co., Merchants Ex.
Excelsior Redwood Co., 4th & Channel
Ford, Chas. D. Co., Merchants Ex.
Grays Harbor Commercial Co.,
Foot of Third St
Greenwald, Otto H., 320 Sansone
Hammond Lumber Co., Mehts. Ex. Bldg.
Hahn, F. A. Co., Santa Cruz
Hobbs-Wall & Co., 633 Howard
Hooper, C. A. & Co., 32 Stuart
Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co., 20 Howard
Hume, G. W. Co., 268 Market
Jones Lumber Co., 518 Brannan
Jones, Hugh Lumber Co.,
Potrero Ave. & Twenty-second
Krusz, J. S., Twenty-third & Shotwell
Meyer, Adolph, 1510 Devisadero
Pacific Lumber Co., 172 East
Pope & Talbot, Foot of Third St
Renton, Holmes & Co., 116 Battery
Seymour & Elliot, 142 Townsend
Simpson Lumber Co., 24 Drumm
Slade, S. E. Lumber Co., 65 Mission
Soule, John F., 58 Drumm
Tacoma Mill Co., 234 California
Templeman, Henry, 22 Market
Truckee Lumber Co., 1216 Flood Bldg
Union Lumber Co., Monadnock Bldg
Van Arsdale-Harris Lumber Co.,
Fifth & Brannan
Wendling, G. X., James Flood Bldg
Western Redwood Lumber Co., 268 Mkt

MACARONI MANUFACTURERS.

California Italian Paste Co., 956 Bryant
Podesta, L. R., 512 Washington

MACHINERY AND ENGINEERS' SUP-
PLIES.
Alexander-Yost Co., 1435 Pine
American Tool Works, 109 Mission
Boyle, Lucy Co., 132 Monadnock Bldg
California Hydraulic Engineering Co.,
305 Market
California Tool Works, 143 Beale
Compressed Air Machinery Co.,
Jessie & Eckert
Cyclops Iron Works, 223 Main
Davis, Norris K., Machine Works,
Seventh & Harrison
Evans, C. H. & Co., 109 Fremont
Goldschmidt-Thermit Co., 432 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone, 416 Market
Henshaw, Bulkeley Co., 219 Spear
Hewitt Machinery Co., 37 Second
Marwedel, C. W., 256 Ninth
Moore & Gottfried Co., 19th & Harrison
Moore, Chas. C. & Co., 63 First
Pacific Tool & Supply Co., 558 Howard
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.

Sanitary Devices Manufacturing Co.,
24 Montgomery
Schilling, Adam & Sons, 211 Main
Union Iron Works, Potrero, S. F.
Van Winkle, H. L., 776 Folsom
Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co., 604 Turk
Mangrum & Otter, 540 Mission
Rigney, Thos. F., 2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co., 2386 Green
Bryte, Coates & Campbell Co.,
425 Monadnock Bldg
Cardinell-Vincent Co.,
520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co., The,
Barker Block, Berkeley
Fisher, Chas., 1680 Pine
French & Linforth, 1116 Bdwy, Oakland
Hughson & Merten, 418 Market
Luscombe & Isaacs, 1415 Devisadero
McLeod Mercantile Co., 1018 Polk
Maydwell, C. A., 268 Market
Morgan & Allen Co., 717 Market
Pollak, Arnold, 114 Bush
Robinson Bros., Third & Mission
Sears, H. J., 88 Second
Sellman, Waters H., 2602 Filbert
Simonds, S. E. Co., 890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.,
535-565 North Point
MATTRESSES AND UPHOLSTERY.
Bernhard Mattress Co., 122 Utah
Continental Bedding Mfg. Co.,
219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M., 1529 Pine
Hoey, John, Rhode Island & Eighth
Kloppstock Bros., 2257 Folsom
McRoskey, L. H., 780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat., 1449 Fillmore
Berger, Sam., 1449 Fillmore
Bullock & Jones, Post and Kearny
Cluett, Peabody & Co., How'd & Ild. Ct.
Dorey & Cunningham, 11 Market
Greenebaum, Weil & Michels,
Mission bet. 3d & 4th
Hansen & Elrick, 1105 Fillmore
Rogerson, J. C., 3316 22nd
Toggery, The, Van Ness & Ellis

MERCHANT TAILORS.

Growall, W. L. Co., 704 Market
Harshall, A., 321 Crocker Bldg
Jacobi, J. M. & Co., Sutter and Montg.
Lyons, Chas., 1472 Fillmore
McMahon, Keyer & Steigler Bros.,
892 Van Ness Ave
Martin Bros., 1438 Market
Reid, J. & Son, 943 Van Ness
Rhenstrom, C. H., 2415 Fillmore
Steil, Henry Co., 642 Market
Valentine, R., 724 Market

METAL WORKS.

Finn, John Metal Works, 384 Second
Pacific Metal Works, 153 First

MICROSCOPES AND BIOLOGICAL
SUPPLIES.
Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.

Columbia Dairy, 231 Franklin
Jersey Farm Co., 3550 Nineteenth
Loewe, Wm. G., 624 Russia Ave
Riverdale Creamery, 1416 Devisadero
S. F. Cream Depot, Minna near 11th
Standard Milk Co., 3201 Sixteenth

MILLINERY.

Butler-Schultz Co., 957 Geary
Hinz & Landt, 975 Geary
Holm & Nathan, Bush & Polk
Muller & Raas Co., Polk & Bush
New York Millinery, 123 Van Ness
Spencer & Mitau, 1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co., 7th & Folsom

MINERAL WATERS.

Ring Bros., Nineteenth & Castro
Eggers, Chas. & Co., 118 Eureka
Shasta Water Co., 6th & Brannan
Witter Medical Springs Co., 647 V. Ness

MINING COMPANIES.
Alaska Treadwell Mining Co., 832 Octavia
Bourn, W. B., 2550 Webster
Ralston, W. C., 368 Bush

MINING MACHINERY.

Woodbury, Geo. E., 238 Townsend

NECKWEAR MANUFACTURERS.
California Neckwear Co., 1103 Sutter
Heineman, H. M., 1649 Bush
Samter, L. & Sons, 758 Mission

NEWS DEALERS.

Foster & Orear, Ferry Bldg
NOTARIES PUBLIC.
Levy, Eugene W., Russ Bldg.
Palmer, Sid S., 307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co., 837 Mission

NOT DEALERS.

Sunset Nut Shelling Co., 427 Comm'l

OFFICE FILING DEVICES AND SYS-
TEMS.
Library Bureau, Inc., 860 Mission
Yawman & Erbe Mfg. Co., 42 Oak

OILS.

Deane, C. T., Union League Club
Porter, W. S., 2029 California
Standard Oil Co., 1160 Edway, Oakland

OPTICIANS.

Bertling Optical Co., 1529 Bush
California Optical Co., 2109 Fillmore
Chinn-Beretta Optical Co., 1821 Fillmore
Hirsch & Kaiser, 1757 Fillmore
Kahn, Geo. H., 1232 Van Ness Ave
Kahn, Henry & Co., 1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co., 760 Mission

OYSTER DEALERS.

Darbee & Immel, 1886 Fillmore
Moraghan, M. R. Oyster Co., 380 Bran.
Morgan Oyster Co., The, 614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Assn., 74 Folsom
PACKING HOUSE PRODUCTS, TAL
LOW AND COTTONSEED OIL.
Willits & Patterson, 85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co., 1532 Market
Cline, C. G. & Co., 156 King
Fuller, W. P. & Co., Beale & Mission
Klatt-Hirsch & Co., 113 Front
Magner Bros., 419 Jackson
Nason, R. N. & Co., Utah & Fifteenth
Pacific Paint & Varnish Co., 549 Hwrd
Rea, L. A. & Co., 1228 Fillmore
Whittier-Coburn Co., 18 Sansone

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons, 729 Devisadero
Brace, N., 459 Valencia
Fraser, John P., 221 Fell
St. Denis, J. Co., 1457 Ellis
Swan, J. S., Jessie, near Fourth

PAPER AND PAPER BAG MANUFAC-
TURERS.
Cal. Paper & Board Mills, 414 Mont
Crown-Columbia Pulp & Paper Co.,
728 Montgomery
Greater San Francisco Paper House,
915 Buchanan
Pacific Coast Paper Co., 545 Mission
Un. Bag & Paper Co., 1059 Frkln, Okld

PAPER AND PAPER BOXES.
Cal. Paper Box Co., 3175 Sixteenth
Zellerbach, A. & Sons, Battery & Jack'n

PATENT DOOR OPENERS AND CLOS-
ERS.
Rischmuller, Geo., 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co., 392 Church
Pawnee Indian Medicine Co., 2476 How'd
Law, Herbert E., Viavi Bldg., 636 Pine
Nat. Pharmacy Co., 957 Bdwy, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co., Turk & V. Ness
Cohl, Samuel, 591 Haight
Taber Photo Co., 1548 Page
Waters, R. J. & Co., 833 Ellis
Weidner, Charles, 1639 Fillmore

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P., Chronicle Bldg.

PHYSICIANS AND SURGEONS.
Ballard, J. Stow, M. D., 3303 Clay
Bryant, Edgar R., M. D., 1944 Fillmore
Gibbons, Henry Jr., M. D., 2405 Fillmore
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D.,
Central Building, Polk & Sutter
Palmer, Geo. H., M. D., 2446 Jackson
Pischel, Kaspar, M. D., 1817 California
McNutt, W. F., M. D., 1800 O'Farrell
Regensburger, Martin, M. D., 3376 Clay
Rosentirn, Julius, M. D., 1626 Sutter
Rosenthal, C. H., M. D., 636 Baker
Sherman, Harry W., 2210 Jackson
Vecki, Victor G., M. D., 1408 Geary
Ward, Jas. W., M. D., 1380 Sutter

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co., 1224 Van Ness
Bower & Son, McAllister & Van Ness
Curtaz, Beni & Son, 1615 Van Ness
Deitemeier Piano Co., 835 Valencia
Eilers Music Co., 1130 Van Ness Ave
Kohler & Chase, Sutter & Franklin
Mauzy, Byron, 1175 O'Farrell
Pierce, Walter S. & Co., 689 14th
Sherman-Clay Co., 1625 Van Ness

PICKLE MANUFACTURERS.
Fisher Packing Co., 720 Capp

PLUMBERS.

Ickelheimer Bros., 1115 Sutter
Murray Bros., 623 Sacramento
Snook, Wm. & Son, 602 Clay
Wilson, W. F. Co., 1177-117 Turk
Wittmann, Lyman & Co., 310 Polk

PLUMBING, HEATING & STEAM SUP-
PLIES.
Dalziel-Moller Co., 543 Mission
Tay, George H. Co., 19th & Minnesota

PORK PACKERS AND PROVISION
DEALERS.
Armour & Co., Battery & Union
Cudahy Packing Co., Sacramento
Heineman & Stern, 1040 McAllister
Roth, Blum & Co., 50 California
South S. F. Packing & Pvn. Co., 139 5th
Western Meat Co., 6th & Townsend
Wilfert Bros., 5 Taylor

POULTRY AND DAIRY PRODUCE.
Fodera, A., 318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard, 1119 Post

POWDER WORKS.
E. I. Du Pont de Nemours Powder Co.,
Box 29, Berkeley

PRESS CLIPPINGS.
Allen's Press Clipping Bureau, Kohl Bg

PRINTERS.
Atthowe & Co., 317-319 Drumm
Barry, J. H. Co., 214 Leavenworth
Bent & Meyerdicks, 20 Silver
Brunt, Walter N. Co., 391 Jessie
City Printing Co., 41 Fourth
Crackhorn, F. A., 22 Leavenworth
Dempster Bros., 437 Minna
Freysang Printing Co., 1322 Howard
Gilmartin Co., The, 45 Ecker
Monahan, John & Co., 419 Duboce Ave
Murdock Press, 68 Fremont
Mysell-Rollins Bank Note Co., 22 Clay
Pacific Ptg. & Eng. Co., 1578 Market
Partridge, John, 759 Fillmore
Pernau Publishing Co., 423 Hayes
Phillips & Van Orden Co., 1617 Mission
Spaulding-Graul Co., 912 Howard
Tibbets, H. C., 1590 Geary
Torres, Jos. M., 534 Commercial

PRINTERS' INK.
Reed, Geo. Russell & Co.,
564 E. Twelfth St., Oakland

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.

Crocker Estate Co.....Crocker Bldg
 Flood, James L.....James Flood Bldg
 Hewes, D.....Orange, Cal
 Holmes Investment Co., The.....
1045 Monadnock Bldg
 Law, Hartland.....Fairmont Hotel
 Marye, Geo. T. Jr.....345 Haight
 Newbauer, H. W.....1914 Sacramento
 Parrott, John.....502 California
 Payson, A. H.....Santa Fe Office
 Quinn, John E.....1221 Polk
 Runyon, E. W.....515 Monadnock Bldg
 Schussler, H.....1409 Sutter
 Shiels Estate Co.....1380 Sutter
 Stevens, Martin.....1026 Fillmore
 Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.

McKenna, Jas F.....Third-St. Wharf

PUBLISHERS.

Commercial News Pub. Co.....1330 Pierce
 Mitchell, Edw. H.....3363 Army
 Mitchell, J. H.....2046 Center, Berkeley
 Williams, E. C.....Sixteenth & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works.....
West Berkeley
 Dow, Geo. E. Pumping Engine Co.....
First & Howard
 Platt Iron Works Co.....509 Market
 Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.....1209 Sutter
 American Real Estate Co.....636 Mkt
 Armstrong-Quatman Co.....742 Polk
 Aronson Realty Co.....2053 Sutter
 Babin, Landry C., Co.....423 Kearney
 Baldwin, O. D. & Son.....1109 Post
 Baldwin & Howell.....318 Kearny
 Baldwin & Stetson.....1924 Post
 Bancroft, Paul.....Chronicle Bldg
 Bew, Geo. E. & Co.....1124 Van Ness Ave
 Boardman Bros. & Co.....508 California
 Bonfield, Jeffress & Ryan.....49 Post
 Bovee, Toy & Co.....111 Montgomery
 Brannon, Julian R.....Cal & Fillmore
 Browne, R. S. & Co.....45 Geary
 Bull, Fred A.....331 Monadnock Bldg
 Burnham & Marsh Co.....36 Kearny
 Bush, David & Son.....217 Russ Bldg
 Clark, Curran.....Russ Bldg
 Clark, John.....301 Crocker Bldg
 Cline Bros.....255 Montgomery
 Coffey, H. E.....1244 Masonic Ave
 Cowden, J. B.....339 Montgomery
 Cranston, Belvel & Dwyer.....573 Cal.
 Crim, W. H. & Co.....Monadnock Bldg
 Dibert & White.....10 Third
 Dunbar, F. A.....918 Monadnock Bldg
 Ehnst, Wendell.....209 Monadnock Bldg
 Ehrenpfort, Wm.....801 Fillmore
 Ferguson-Breuer Co.....1491 Van Ness
 Fisher, Chas. W.....490 Haight
 Giselman, Wm.....1300 Golden Gate Ave
 Grady, John H.....3526 Twenty-fourth
 Grothwell, L. & Co.....414 Kearny
 Harrigan, Weidenmuller & Rosenstirn,
 Inc.....345 Montgomery
 Healy & Gillespie.....244 Church
 Hendrickson, Wm. & Co.....1701 Gough
 Hensley-Green Co.....35 Van Ness Ave
 Heyman, Oscar & Bro.....113 Montev
 Hoag & Lansdale.....243 Bush
 Hooker & Lent.....49 Geary
 Inverness Land & W. Co., Merch. Ex.
 Jacques & Thaler.....520 California
 Joost Sons & Co.....2016 Sutter
 Kane & Co.....1913 Post
 Keil, Tate Co.....1209 Flood Bldg
 Kendrick, Chas. H., Co.....1284 Market
 Langrebe, McNevin & Jones.....408 Kearney
 Lehnert, J. H.....417 Montgomery
 Lichtenstein Bros. Co.....268 Market
 Lyon & Hoag.....636 Market
 Mackenzie & Underhill, 106 Merch. Ex.
 Madison & Burke.....30 Montgomery
 Magee, Thos. & Sons.....22 Geary
 Martin, Walter S.....Call Bldg
 Marston, Frank W.....2714 Sacramento
 McElroy, R. D.....704 Market
 McGerry, W. B. & Co.....45 Geary
 McLeod Co., C. P., Inc.....2587 Mission
 McMahan, Mabry.....412 Market
 Middleton, John.....Pacific Bldg
 Mooser & St. Germain.....1354 Polk
 McMahan, Mabry.....412 Market
 McNeill, D. R. Realty Co.....
2004 Delaware, Berkeley
 Nelson, Johnson & Co.....375 Bush
 Norie-Haars Co.....816 Van Ness
 Oliver, P. B.....104 Montgomery
 Plunkett, Jas. J.....1443 Fillmore
 Polito, John L.....3267 Sixteenth
 Pon, Albert J.....1012 Fillmore
 Powers, J. C. & Co.....787 Market
 Realty Syndicate, 1218 Rdwy. Oakland
 Rich, A. J. & Co.....Kearny & Post
 Roberts, John W.....220 Sutter
 Rucker, Jos. H. & Co.....49 Post
 Russell, Chas. B.....222 Kohl Bldg
 Sachs, Sanford.....2027 Sutter
 Sage, O. G. & Co.....2004 Sutter
 S. F. & Suburban Home Bldg. Society
201 Euclid Ave
 Schroth Co., The.....1165 O'Farrell
 Schmitz, L. A.....3321 Twenty-first
 Scoffey, Leonidas J.....26 Montgomery
 Shainwald, Buckbee & Co.....27 Montg.
 Skelton, E. W.....311 Bush
 Speck & Co.....54 Geary
 Strassburger, I. & Co.....484 California
 Stine, O. C.....636 Market
 Strong, Belden & Farr.....45 Post
 Twist, W. P.....1443 Fillmore
 Umlsen, G. H. & Co.....20 Montgomery

Von Rhein Real Estate Co.....51 Geary
 Wayman, Guy T.....517 Market
 Weck, F. A. Realty Co.....Berkeley
 Wehe, A. W.....391 Crocker Bldg
 Whittell, George Jr.....75 Sutter
 Williams & Surryline.....114 Sutter
 Wolf & Hollman.....327 Kearny

REAL ESTATE AND INSURANCE.

Clarence M. Mann.....318-324 Kearney
 Harrison, Wm. Greer Co. Bohemian Club
 Wright & Greene.....332 Bush

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....

RESTAURANTS.

Bay State Restaurant.....29 Stockton
 Blanco, A. B.....863 O'Farrell
 Christensen, M. A. C.....870 Mission
 Louis Fashion Restaurant, 22 Sansome
 Galindo, F. B.....1018 Van Ness Ave
 Kilborn & Hayden.....34 Market
 Krone, F. W.....911 O'Farrell
 Larsen, C. G.....50 Eddy
 Louvre, The.....Fillmore & Eddy
 Petersen, Jacob.....9 Market
 Pouchan, G. & Co.....497 Golden Gate
 Ravn & Karstensen.....131 Market
 Swain Company.....1111 Post
 Tait's.....Eddy & Van Ness Ave
 Techau, R. J.....1279 Webster St., Alameda
 Techau Tavern Co.....
 Westerfeld, P. & Co.....1530 Haight
 Zinkand, Chas. A.....San Rafael

RIGGERS.

Smith & Rice Co.....118 Howard
 Roofing and Building Paper.
 Paraffine Paint Co.....1039 Merch. Ex.
 Pacific Refining & Roofing Co.....
379 Monadnock

RUBBER GOODS.

Bowers Rubber Works.....62 Sacramento
 Goodyear Rubber Co.....573-579 Market
 Gorham Rubber Co., Fremont nr. Mkt.
 Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS.

Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.

La Zacualpa Rubber Plantation Co.

RUG MANUFACTURERS.

California Rug Co.....3147 Lombard

SAFES.

Freeman, Brewster & McCabe.....

Herring-Hall-Marvin Safe Co.....

Hermann Safe Co., The.....120 Folsom

Parcells Safe Co.....523 Market

SAW WORKS.

California Saw Works.....721 Brannan

Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove

Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....417 Market

SCREEN WORKS.

Quick, John W.....1218 Haight

Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas M & Co., Some & B'way

SEED GROWERS.

Metson, W. H. & Co.....1101 Laguna

Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear

Steiger Terra Cotta & Pottery Works
Eighteenth & Division**SEWING MACHINES.**

Cohen's, L. S. Sons.....1616 O'Farrell

Evans, J. W.....1658 O'Farrell

Jackson, W. E.....414 Polk

Singer Mfg. Co.....17 Jones

White Sewing Machine Co.....1878 Market

Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co.....61 Fremont

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave

DeLang Bros.....70 Spear

Shields, Thos.....571 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....46 Stuart

Pacific Shipyard & Ways Co.....

Alameda Point, Oakland Creek

Turner, Matthew.....209 Stuart

Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.

Josselyn, G. M. & Co.....106 Main

Sellers, Madison & Co.....20 Sacramento

Weeks-Howe-Emerson Co.....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California

American Trading Co., Monadnock Bldg

Balfour, Guthrie Co.....416 Jackson

Bates & Chesebrough.....Mer. Ex. Bldg.

Bowring & Co.....118 Battery

Dempster & Son, Merchants' Exchange

Fritch, J. Homer.....110 East

Gale Bros.....408 Davis

Grace, W. R. & Co.....612 California

Herrmann, Geo. Co.....310 Sacramento

Johnson-Locke Mercantile Co.....

Lund, Henry & Co., Montgomery Block

Mitsui & Co., Merchants' Exchange

Meyer, Wilson & Co.....426 California

Moore, Ferguson & Co., 690 Commer'cl

Newhall, H. M. & Co.....114 Battery

Otis, McAllister & Co.....426 California

Parrott & Co.....204 California

Plummer, Geo. E. & Co.....54 Stuart

Port Costa Milling Co.....210 Battery

Spreckels, J. D. & Bros. Co.....58 Clay

Williams, Dimond & Co.....426 California

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co.....77 Battery

Ulman, Selligsohn & Brown.....

Sixth & Eldorado

SHOE GOODS.

Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.

Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth

Carlson-Currier Co.....408 Polk

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co., 17th & R. Island

Lillie, Chas., N. W. cor. Bay & Webster

Luhn, Otto & Co.....117 Diamond

Newell & Bros.....2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.....685 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....603 Larkin

Belfast Ginger Ale Co., Union & Octavia

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....1400 Fourth

Bonestell, Richardson & Co.....475 Sixth

Gen. Stationery & Sup. Co.....1186 Mkt

Crocker, H. S. Co.....517 Market

Dixon, Fish & Co.....205 California

Hill, Harley J.....32 Kearny

Schwabacher-Frey Stationery Co.....

Standard Office Sup. Co.....603 Mont.

Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.....17th & Cap

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.....

Capelle, Robert.....Jackson-St. Wharf

Cook, Thos. & Son.....32 Powell

Eltore Patrizi & Co.....23 Mont. Ave.

Fugazi, J. F.....628 Montgomery

Hamburg-American Line.....908 Market

Pacific Coast Steamship Co., Pier No. 9

Pacific Mail Steamship Co., Flood Bldg

Toyo Kisen Kaisha.....Flood Bldg

Monticello Steamship Co., Ferry Bldg

Northern Commercial Co., 320 Sansome

Occidental & Oriental S. S. Co., Flood B.

S. F. Dry Dock Co., Green-St. Wharf

Ship Owners' & Merchants' Tug Boat Co.

Zappettini & Perasso.....1 Mont. Av.

STEVEDORES.

Eschen & Minor.....46 Steuart

STORE AND OFFICE FIXTURES.

Fink & Schindler Co.....218 Thirteenth

Simmen, John.....50 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.....27 Minna

Steiger & Kerr.....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works, 20th and Indiana

SURETY COMPANIES.

American Bonding Co., Fourth & Market

SURGICAL INSTRUMENTS.

Walters & Co.....1831 Geary

SURVEYING AND NAUTICAL INSTRUMENTS.

Leitz, The A. Co.....640 Commercial

SYRUPS.

Colonial Preserving Co.....3460 25th

Long Syrup Refining Co., 8th & Bran'n

Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....3rd & Mission

Baumgarten, J. & Co.....671 Golden Gate

Ford, C. W. R. & Co.....166 Sutter

Reiss Bros. & Co.....1500 Post

TANNERS.

Eagle Tannery.....26th & San Bruno Ave

Legallet-Hellwig Tanning Co.....

Sixth Ave. South, South S. F.

Norton Tanning Co.....310 Clay

TEAS, COFFEES AND SPICES.

Prandeststein, M. J. & Co.....126 Mission

Caswell, Geo. W. & Co.....530 Folsom

Folger, J. A. & Co.....Howard & Spear

Grandjean, Henry.....359 2nd, Oakland

Guittard & Co., Inc., Harrison & Ritch

Hills Bros.....645 Howard

Jones-Paddock Co.....228 Fremont

Schilling, A. & Co.....2d & Folsom

Thierbach, Chas. F. Co.....111 Front

Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank.....Pine and Montgomery

Pacific States Tel. & Tel. Co.....

New Montg'y & Howard

TENTS AND AWNINGS.

Ames-Harris-Neville Co.....607-609 Front

THEATERS.

Belasco & Meyer.....Sutter & Steiner

Orpheum Circuit Co., Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co.....432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 17th & Ill.

TIN PLATE MANUFACTURERS.

Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co.....

Kohl Bldg

TOWEL COMPANIES.

Galland Mercantile Laundry, 317 Eighth

S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co.....782 Mission

Sadler & Co.....143 Fifth

TRANSFER COMPANIES.

Union Transfer Co., Grant Av. nr. Geary

Wells-Fargo Express Co., 2d & Mission

TRUNKS.

Hirschfelder & Meaney.....20th & Florida

Malm

Merchants' Association REVIEW

CIRCULATION 2400 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

It is likely that good legal opinion will hold that the taxes collected for the Geary Street Railway belong in no particular fund, as they were illegally assessed, and, hence, were in the nature of a voluntary contribution, which can be used by the City as it pleases. President Casey of the Board of Works says if he can use that money on the streets, he can make a different looking City of it. Nobody that has paid this tax should raise any objection, as nothing is so much needed just now as thorough street repairing.

NO CAUSE FOR ALARM IF WE CLEAN UP

There is no occasion for alarm about plague in San Francisco if people will kill rats and clean up. The plague is here, and sanitarians say it has probably been here for twenty-five years. San Francisco physicians who have had Chinatown experience, and have been shown cases of plague in Manila or Hong Kong, have found these cases nothing new to them.

More careful inspection is finding all the cases, now. We may have been much worse off several times in the past when we did not know it.

People in seaports that like the company of rats are the only ones in danger. The Hindu whose religion forbids him to take life, has plenty of rats and plenty of plague. Cleanly persons, persons that bathe, that fight the fleas, that exert themselves to keep the rats away or kill them if they come, are probably in no more danger today than they have been for a generation past.

THE SEATTLE EXPOSITION

The California Promotion Committee, tired of prime horses, walnut elephants, baby carriages made of olives, dump carts composed of and filled with oranges, and bottled peaches looming like balloons through syrups of high refracting power, calls for something original in the way of a California exhibit for the Alaska-Yukon-Pacific Exposition at Seattle in 1909. By all means, let us have it, if possible. Originality is difficult of achievement, but always worth its cost in a weary world. But let us also have the truth told about California if there is any way to tell it, original or not.

The main trouble with all our exhibits is

LET US HAVE SIDEWALKS

Any property-owner, in the burned district, that thinks he is saving money by neglecting to put down a good sidewalk, uniform with his neighbor's and complying with the City ordinances, is pursuing the sort of policy that has always been stigmatized by sensible people as "penny-wise and pound-foolish."

Retail business is what pays down-town ground rents. The merchant knows on what retail business depends: largely, and in some cases mainly, on the number of people passing the property, on foot. The same factor almost controls the rental values of offices above the ground floor. Ground floor and upper story reciprocally help and are helped, in rent value, each by the number of people that visit the other.

If your sidewalk is impassable, your neighbor's building may not rent. That means discouragement of improvement in your neighborhood, and, possibly, deferred revenues for you.

It is a simple proposition and its logical results work out like mathematics. Shoppers will not frequent blocks where the only footpaths lead over jagged hummocks of concrete or splintered pine planks that can't be dug out from under the mud.

It is no time to be stingy. There are districts down-town where values are still in jeopardy. If you own property in the burned district, have a regulation sidewalk in front of it whether you own a building or not. Under present conditions there is nothing that will so materially help you to make a lease or a sale, except a threat to foreclose the mortgage.

the fact that they fail to do the State justice. Let us make a special effort at Seattle in 1909 to show what California really has and is; and the serious attempt to perform that impossible feat will call out all the originality we possess.

The REVIEW offers the Commission a suggestion or two that may help. One of the most important agricultural developments of the decade in California, one of the most promising of stable prosperity for the State, is the irrigation scheme now in successful operation in the Turlock-Modesto district. A topographical map, showing the San Joaquin Valley in that region, with the ditch systems, the big dam, the farms and new villages, and with ocular demonstrations of what products are being grown and at what profits to those engaged, would astonish visitors accustomed only to the discouraging vicissitudes and the meager rewards of rain-fall farming in the Eastern states.

Here is another suggestion. No such harbor exists on the Pacific Coast of North America as San Francisco Bay. Show it, with its surroundings, in plaster, so that distances and proportions will make a properly impressive appearance. It is California's best possession, outside of her agricultural lands. Show the approaches to San Francisco, with the Dumbarton Bridge and its approach through Niles Canyon, making this practically a mainland city with all the advantages of peninsular location.

Here's another. The available great-circle route from Panama to Yokohama and Hong Kong passes so near San Francisco that it only increases the voyage 163 nautical miles to touch here for coal and supplies.

This is the only great harbor anywhere near that route—the last chance going West, the first coming East. Set up a large geographical globe in the California exhibit, illuminated, and stretch a string on its surface, indicating this great-circle route. It will be an astonishing lesson in geography to people that have never seen it, or have only noted the apparent location of San Francisco as falsely shown on a flat map. The globe-and-string apparatus is a startling revelation. It is warranted to surprise the most enthusiastic San Franciscan. What it will do to a Seattleite we do not know, but we should like to see it tried.

San Francisco's main point of strength in the world's coming trade contest is her proximity to that great-circle route. It makes

her a port of call for almost every vessel going from New York, New Orleans, or Galveston to Hong Kong, and there will be quite a few of them. This insures San Francisco jobbers permanent water rates, and the bulk of the Coast trade. It should also bring back the tea and silk business to this port, and make San Francisco headquarters for the handling of expensive Oriental freights requiring quick overland transportation. As the city flourishes and grows into a great world metropolis, manufacturing will grow with it, and ultimately our trade and industrial supremacy will be complete. Do something at Seattle to make these prospects evident to the visiting public, and you will do something to hasten the consummation.

The REVIEW has shown its readers these matters before. Let the Commission show them to the visitors at the Alaska-Yukon Exposition. Every demonstration of that kind counts for San Francisco, and every advantage San Francisco gains means added wealth and prestige for California.

Upon down-town real estate values the merchant speaks as an expert. He has to make the rent. When he says the streets must be repaired and cleaned before he can attempt to do the old-time business upon them, landlords and the municipality would do well to give heed.

The North Central Improvement Association has had men and wagons at work at its own expense for some time, endeavoring to improve street conditions in the northern part of the down-town financial district. It is impossible even for that vigorous organization to do all that is required, but its example in cleaning crossings ought to be emulated by property owners in other parts of the reconstructed district.

The Real Estate Board should take up the matter of sidewalks. Agents should advise their clients that neglect to have good sidewalks holds down the value of property.

The inclusion in the bond issue of funds for the widening of some street—probably Washington or Commercial—to afford Montgomery Avenue an outlet to the water front has been virtually decided upon by the Supervisors.

Merchants' Association

REVIEW

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No. 139

LESS THAN TWO YEARS AFTER THE FIRE



Photo by R. J. Waters & Co.

SAN FRANCISCO WILL PREVENT ANY PLAGUE EPIDEMIC

Work of the Citizens' Health Committee, with the Federal, State and Municipal Authorities, Will Soon Make This One of the Safest of Cities

By the time summer comes, San Francisco will probably be one of the most sanitary cities in the world. It will be so because the community is thoroughly aroused to the necessity of making it so. No half-way measures will satisfy the present temper of the public.

The majority of the people have been at last convinced of the existence of bubonic plague, and of the reality of the danger to life and business involved, and with almost one accord they have resolved to stamp out the disease and keep it out.

No Doubt of the Outcome.

Two local characteristics insure results. One is the community's knowledge of team work. San Franciscans have a highly developed capacity for rough and ready co-operation in the mass. They learned it during the fire. The other is that San Franciscans are by nature extremists. They like

to behave in superlatives. They have either the best government or the worst government. They have the worst streets or the best, the cleanest pavements or the dirtiest. The town is apt to be either "wide open" or tight shut. The public is apt to neglect public affairs until they become intolerable and then neglect everything else until the clean-up and clean-out are complete.

People Are Awake.

Since the fire they have had a few things to do and they have been doing them, as the forests of new buildings attest. But they have been negligent of sanitation—utterly negligent and unsanitary. This fact, of itself, was enough to make it certain that they would soon start a rush in the other direction.

The people are thronging to sanitation meetings, calling for lecturers to explain the

situation to them, asking for instructions, working in their improvement clubs and neighborhood organizations, cleaning up their back yards, burning garbage in their kitchen stoves, and trapping, poisoning, shooting and clubbing rats until the rat mortality approaches the proportions of a massacre. At this writing it exceeds two thousand a day. Before long it will reach five thousand a day.

To Be the Safest City.

San Francisco is rapidly becoming, and will soon be, the safest city in the world where the plague has found lodgment. And that means practically the whole maritime world, for almost all of it is now known to be infected, with the exception of a part of northern Europe, and the eastern coast of the United States. Probably of all civilized places now infected, San Francisco has made the best start toward cleaning up. The pest

is going to be stamped out completely, and the city made so clean that other diseases will tend to disappear with it.

A List of Achievements.

Here are some of the things that have been accomplished up to the present writing:

1. Nearly three hundred thousand rats have been destroyed.
2. Over fifty large public meetings have been held and over ten thousand people addressed.
3. More than thirty sub-committees of the Citizens' Health Committee have been formed, to reach and organize all classes of the people, through their various lines of employment or their social and business organizations.
4. Over three hundred thousand pieces of rat poison have been set out weekly.
5. Sixty-eight hundred cage traps and 11,000 snap traps have been put in operation.
6. Four hundred and fifty inspectors and rat catchers have been appointed and over ten thousand premises are being inspected weekly.
7. Butchertown has been aroused and is killing rats in droves.
8. A bounty of 10 cents a head has been put on all rats delivered to any of the ten district health stations. In the week ending February 15, 8,238 rats were destroyed. For the five working days of the week ending February 22, 10,345 were turned in at sanitary stations, and many thousands more poisoned.
9. Over half a million pieces of literature were distributed in the campaign of education inside of ten days.
10. Vigorous prosecutions of people that keep unsanitary premises and leaky garbage cans have been instituted.

The machinery through which this has been accomplished is worth knowing something about.

How the Work Has Been Started.

First, there is Dr. Rupert Blue, Past Assistant Surgeon United States Public Health and Marine Hospital Service, commanding the division; a quiet, efficient scientist who will some day receive credit for having saved the city from a calamity as bad as the fire. With him are Drs. Rucker, Converse, Thomas, Woolsey, Schmitt, Vogel, Creel, Howard, Hurley, Foulkes, and Hopkins, all in the Federal sanitary service. Then there are Dr. Regensburger and Dr. Foster, of the State Board of Health, and Dr. Ophuls and his colleagues of the City Board of Health. All these boards are, and long have been, working in thorough harmony and co-operation.

Through bacterial examinations, Dr. Blue and his men watched the progress of infection among the rats. Then, understanding the proximity of the danger, they warned the city's commercial organizations, through the Merchants' Association, which has kept in close touch with sanitary matters ever since the successful Chinatown anti-plague crusade of five years ago, and a meeting of representatives of the commercial bodies, the Board of Trade, Chamber of Commerce, Merchants' Exchange, Promotion Committee and others, was called to consider the city's condition.

At the same time Mayor Taylor held a conference attended by President Frank J. Symmes, of the Merchants' Association; Dr. George H. Evans, president of the California State Medical Society, and Dr. Charles G.

Levinson, and with the advice of these gentlemen drew up the following list to serve as a Citizens' Health Committee:

E. H. Rixford, T. C. Friedlander, Charles C. Moore, R. H. Swayne, James McNab, A. W. Scott, Jr., Harry M. Sherman, M. D., John M. Williamson, M. D., George H. Evans, M. D., Martin Regensburger, M. D., H. C. Moffitt, M. D., E. N. Ewer, M. D., Gustave Brenner, H. H. Sherwood, Frank J. Symmes, Captain H. W. Goodall, Walter MacArthur, N. K. Foster, M. D., John Galloway, M. D., James H. Parkinson, M. D., Charles G. Levinson, M. D., Langley Porter, M. D., P. M. Jones, M. D.; Homer S. King, chairman; L. M. King, secretary.

The meeting convened, and Mayor Taylor appointed the committee. The committee promptly met and appointed an executive committee, composed of C. C. Moore, president of the Chamber of Commerce, chairman; Frank J. Symmes and Gustave Brenner, president and director of the Merchants' Association; Walter MacArthur, editor of the Coast Seamen's Journal, and Dr. George H. Evans, president of the California State Medical Society.

Rallying the People.

The executive committee has called meeting after meeting, often four and five a day, with sessions overlapping, of representatives of the various lines of trade and industry in the city. Butchers, bakers, barbers and bankers, labor unions, policemen, civic societies, women's clubs, have all been called or addressed in public meetings. The effort has been made, and effectively, to reach all classes and kinds of people, so that none should remain in ignorance of conditions or escape his share of the general obligation.

A Campaign of Education.

Dr. Blue or Dr. Rucker, usually delivers a short, pithy exposition of the subject, stating that bubonic plague is primarily a disease of rats and only secondarily of human beings, to whom it is transmitted through the medium of the rat flea. Other committee members, taking turns, present the commercial phases of the matter—the danger of quarantine, difficulty of recovery from any financial injury inflicted at this time—and the necessity for vigorous exertions of all citizens to get rid of rats.

The visiting delegations are then requested to organize on the spot if not already organized, to appoint a sub-committee to keep touch with and report to the main committee, and the individuals are asked to call formal, stated meetings of their employees and associates to impress upon them the necessity of cleaning up, and killing rats. At night, large public gatherings of school teachers, labor leaders, railway employees and clergymen are addressed and urged to spread the propaganda among their

pupils and their people.

A Condition of War.

In this way, through the machinery of established organizations and business connections, swift, energetic measures have been taken to organize the rat crusade throughout the entire city and to enlist, for the war, that spirit of mutual helpfulness and co-operation which earthquake and fire did so much to develop nearly two years ago.

There can be no reasonable doubt of the outcome. With the brightest promise, San Francisco is preparing to enter upon a new era of wealth and power. A few thousand infected rats are not going to be permitted to bring ruin to the city's highest hopes. In spite of a few carpers and kickers the community as a whole is rising like one man to stamp out the plague, and having been shown the way by the highest scientific authority, is going to make a thoroughgoing good job of it.

A Good Showing Already.

Already results are beginning to encourage the leaders in the movement. Only two new cases of plague in human subjects have occurred in San Francisco since January 1. The people realize, however, that a great seaport town is necessarily exposed to danger, and they are not only going to massacre rats until the plague is entirely stamped out, but they are going to concrete cellars and foundation walls so that rats will be unable to find a home, and there will be practically no danger of the disease ever getting a foothold in the city through future reinfection.

The Financial Center of the Pacific Coast

Bank clearings for the week ending February 13 show a general falling off, all over the country, only six small towns in a total of eighty-five reported by Bradstreet having increased their clearings over the corresponding week of the preceding year. San Francisco, however, holds its own as the center of greater business activity than that of all the other large towns of the Pacific Coast put together. Its clearings are larger in volume by over half a million dollars than those of all the Puget Sound cities, with Spokane, Portland, Oakland and Los Angeles thrown in. Here are the figures:

San Francisco.....	\$30,214,000
Los Angeles.....	\$9,172,000
Seattle	5,813,000
Portland, Or.	5,334,000
Spokane	4,791,000
Tacoma	3,040,000
Oakland	1,518,000
	29,668,000
Balance	\$ 546,000

SURGEON-GENERAL IS GRATIFIED

Chief of Federal Sanitation Bureau Pleased with Actions of the Citizens

The following telegram has been received by Dr. Blue from Surgeon-General Wyman, chief of the United States Marine Hospital Service:

Dr. Rupert Blue, 401 Fillmore Street, San Francisco: Bureau and Department very much gratified over the action of the Citizens' Committee in raising funds for the prosecution of the campaign of sanitation in San Francisco. (Signed) WYMAN.

THE SPUR TRACK PROBLEM— CITY NEEDS AN INTELLIGENT POLICY

Method of Deciding Each Case in Regard to its Individual Interests Should Give Way to a General Plan Based on Economic Requirements

By L. M. KING, Secretary Merchants' Association

For several years there has been a great deal of discussion over the question of granting spur track privileges. Many applications for such privileges have been made in the past. Some of these have been granted and some denied, but each application has been considered as a separate proposition, and there does not seem to have been any definite policy reached, even yet, on the real merits of the case or on the subject as a whole.

It seems timely, therefore, for us to analyze this question of spur tracks and endeavor to find out what is the real underlying principle involved. In other words, what is **right** in the matter, without regard to individual desires.

We will suppose that Mr. A. applies for a spur track from the nearest railroad line to his factory, warehouse, or wholesale house; which may be situated half a block or one or two blocks distant, but which is located in the manufacturing or wholesale district.

Individual Benefit Not the Main Question.

The question as to how much Mr. A. deserves the spur track or whether it will benefit him need not be taken into consideration in the beginning. Mr. A. is entitled to exactly the same rights and privileges as any other citizen—no more and no less. The real question is: Should spur tracks be granted at all? If this is decided in the affirmative, it is then time to take up the question whether Mr. A's application is a proper one and whether the location of that particular spur would be detrimental to the general public.

What the Hated Spur Track Is.

In the first place, what are spur tracks; and are they a benefit to the city, or are they an injury?

A spur track, as ordinarily known, is a switch or short piece of track branching from a railroad line and terminating inside or in front of some particular factory, warehouse, or other point. It usually serves only one firm, although arrangements might be made by several firms in front of whose places of business it runs, to use it jointly. It is used for the purpose of enabling cars to be switched from the main line into or in front of the warehouse or factory using it, and thus permitting merchandise to be loaded or unloaded into or from the car direct. This secures more rapid handling, less breakage, and materially reduces the cost by saving the expense of hauling and a second handling of the goods.

Now, while the above results would undoubtedly benefit the factories or other places having spur track facilities, would the city or the general public be benefited or injured by granting them?

Commerce Vital to Growth.

Taking up first the question of benefit. A commercial city like San Francisco depends largely for its prosperity and growth upon its commerce and trade. A city that pro-

duces only for itself will never grow much beyond a certain point. If it is to extend its trade, whether that trade be foreign or interstate, its factories and merchants must be able to produce and ship goods to their customers abroad as cheaply as their customers can purchase them from any other house.

It may be that a factory or jobber in some other part of the country may make the same line of goods that Mr. A. does and at the same cost of manufacture, and his freight rate to Mr. A's territory may be the same, but he happens to be located adjacent to a line of railroad or has a switch from it to his factory, and through his ability to save expense in handling and hauling, he can undersell Mr. A. and deprive him of his interstate business. This would deprive the city of just that much business and therefore injure the city.

Factories Need Real Facilities.

If no spur tracks are granted in Mr. A's city, all shippers suffer except the few fortunate ones who may be located adjacent to the railroad yards and can use the company's switches.

As such a result would discourage the establishment of factories in that place and perhaps cause some to move to other towns where switching privileges would be granted, the city would undoubtedly be injured and therefore it may be conceded that, if spur tracks can be constructed so as not unduly to injure or obstruct the public streets, they are a benefit to a commercial city.

The question of spur tracks injuring the general public by unduly obstructing travel on the streets depends largely upon where such tracks are constructed. A spur running to Kearny, Montgomery, or the retail district would undoubtedly be a nuisance, but no one would think of establishing in such localities a factory shipping heavy goods. Factories and warehouses are usually located in the neighborhood of the water front, or near the railroad lines, and such localities are recognized as being the wholesale or manufacturing districts. It is recognized that the class of business done there is heavy and bulky in its nature and retail business goes elsewhere. This heavy class of business, however, is vitally necessary to the City, and it is generally conceded that it should be granted all reasonable facilities for doing business under favorable circumstances.

If Mr. A. were granted a spur track he could bring to San Francisco business that would otherwise go to some other City and he should be given the privilege, provided he constructs the track flush with the pavement and operates the cars in such a manner as will not unduly obstruct ordinary street travel.

Are Spur Tracks Obstructions?

It seems clear, if a spur track is properly constructed and operated under suitable regulations, that in the wholesale or manufacturing district such a track and its cars are

no more of an obstruction than much of the ordinary use of the streets by teams, etc. It will be some obstruction and so will the use of the street by anything be some obstruction to somebody else, but the question is will it **unduly** obstruct the use of the street by others; for this is the **real basis** of the whole matter. A line of our own trucks and wagons such as may be seen any day, passing along a street, is as much of an obstruction to parties not already in the line as would be the switching of a car. A single truck standing next the curb is as much of an obstruction there as a freight car would be. No objection is or should be made to such a line of teams passing along the street, or to a truck standing by the curb while loading and unloading, or even while waiting for a load, for such use of the streets is necessary for business and the streets were made for the purpose of facilitating the transportation of merchandise and people.

If any kind of merchandise can be better transported by cars than by teams such use of the streets should be permitted provided the cars are not so operated as to block the street and prevent passage by the remainder of the public. It is only a different **mode** of transportation. The persons using such transportation have the same rights as anyone else—no more and no less.

Grooved Rails Necessary.

Hence, if the spur tracks are laid with grooved rails flush with the street pavement (and no other kind should be permitted on streets used by teams) and kept in order, the tracks themselves are not an obstruction. If cars are permitted to be switched only at night when there is practically no teaming done, the operation of the cars would not obstruct the streets any more than, if as much as, the regular traffic each day does. If the standing of cars on the sides of the streets during the day time is properly regulated on busy streets, such cars would not be more of an obstruction than any other kind of vehicle left there.

The Railroads' Interest.

So far as the railroads are concerned, it is doubtful whether they care very much about the matter, unless some particular road can have the sole right to use a spur track, in which case it might get some business that would otherwise go to a rival road. All permits hereafter granted must, under the charter, require the equal use by all roads of such tracks when desired. The railroads will get the business anyway. **The merchants and manufacturers are the ones who really benefit directly by such tracks.**

The Teaming Interest.

Considerable opposition has been manifested by teaming interests against spur tracks, but it is doubtful whether the granting of such tracks really injures them in the end. While some kinds of business would thereby be lost, many persons are convinced

"THE CITY THAT WAS"



VIEW FROM MERCHANTS' EXCHANGE BUILDING JUST AFTER THE FIRE

Photo by R. J. Waters & Co.

that the teaming interests will ultimately be benefited on account of the greater volume of new business that would be done; a portion of which would have to be done by draying. The greater the amount of export business transacted the more local business is done and the more teams are required to handle goods and supplies that cannot be shipped by car.

Instances are known when firms put in spur tracks to their property and afterwards paid more per year for drayage than before, because they did so much more business that they had to use more teams in spite of the spur track than ever before. Don't we want that increased trade for the city wherever we can get it? Certainly we do. So do the teaming interests.

Where Shall Spur Tracks be Permitted?

The principal difficulty surrounding the granting of spur track privileges has been that of deciding upon what streets such tracks should be permitted.

Too often the arguments used have been based almost wholly upon the desires of or benefits to some particular person or firm and the principles of the case have not been given proper consideration. These propositions should be considered fundamental.

1. If the granting of a spur track will enable the firm or firms served by it to enlarge their business and more successfully compete with firms in other cities or states, thereby increasing San Francisco's export and interstate trade, which is vitally important to its upbuilding, the city, irrespective of the firm, will be benefited and every effort should be made to furnish the firm with the necessary privilege.

2. The question whether spur tracks should be allowed upon a particular street depends entirely upon the character of the business done on that street and the conditions of travel over it.

Streets in the immediate vicinity of the water front and railroad lines, which are principally given up to the wholesale, warehouse or manufacturing business, and which are broad enough to permit cars to stand along the side during certain hours and still offer a free passage-way wide enough for teams to pass, should be eligible for spur tracks unless other conditions, such as existing street railway lines, should render spurs undesirable.

Perfectly Proper for Some Sections.

The business and travel on such streets are of a heavy character and the people doing

business there expect to put up with a certain amount of obstruction and inconvenience. The general public traveling through such districts is composed mostly of persons who have special business there. Heavy trucks in a busy retail district when the streets are thronged with pedestrians and light pleasure vehicles are, in such localities, an obstruction and a nuisance, but in the wholesale district they are not only proper but the natural thing to have. In other words the wholesale, warehouse and manufacturing districts are devoted to business only. Their work is heavy work and anything within reason that will make that work lighter and thereby make more business should be encouraged, if we look at it from the broad standpoint of the city as a whole.

Probably the best solution, if it were practicable at this time, would be to lay out a well-defined "spur track district" adjacent to the water front and freight yards, wherein spur tracks would be granted under proper regulations upon all streets, leaving out such as might be excepted for special reasons, and outside of which no such tracks would be permitted. Persons about to build or lease would know that they must locate in this district if they wished spur tracks.

Conditions in San Francisco, however, are

THE CITY THAT IS



VIEW OF THE SAME FIELD, FROM ABOUT THE SAME POINT, TO-DAY

Photo by R. J. Waters & Co.

not sufficiently settled, nor business districts well enough defined to make this plan practicable at the present time.

Summing up the results of the analysis of this question, it would seem that the following conclusions must follow:

1. The use of spur tracks is a distinct advantage to any wholesale, manufacturing or warehouse business and therefore to a commercial city, and not necessarily to the railroad company, as the railroad would get the business anyway if the goods were hauled to it by teams.

2. That such tracks, if confined to a given district in the neighborhood of railroad lines and devoted to a heavy class of business are not injurious to the general public nor objectionable obstructions to street travel, if properly constructed and operated.

3. That the growth and prosperity of a commercial city largely depends upon its manufacturing and jobbing trade, which should be encouraged.

4. Therefore, spur tracks should be granted, provided: (1) They are confined to a given district, with tracks flush with the pavement and cars operated so as not unduly to obstruct street travel; (2) cars of all lines to be switched over such spurs, and (3) all

wholesale, warehouse, or manufacturing establishments inside the given district to have equal privileges, and the right to apply for and receive permits for spur tracks, providing they are constructed in such manner that the rights of the general public would not be injured.

San Francisco and Eastern Weather

Several persons were frozen to death in New York in January. More will perish in the same way in the Eastern states before winter is over. The climatic slaughter there will be far worse than that of the plague in San Francisco. In Boston and Chicago the mercury fell to zero. In New York it reached 4 degrees above. In Burlington, Vt., it touched 16 below. At Canton, N. Y., the temperature fell to 20 degrees below. At Sault Sainte Marie, Mich., it fell to 24 below, while Duluth, Minn., and Devil's Lake, N. D., each experienced a frigidity of 28 below.

During the same period, January, San Francisco did not even have a touch of light frost. On two different days the thermom-

eter registered 40 degrees above zero and that was its lowest notch for the month. On the warmest day it showed 64 degrees, and the mean temperature was 50.8. The greatest daily range was 16 degrees. And this is representative weather for January in San Francisco—nothing unusual about it. Since 1872 the mean temperature for the month has never been lower than 46 and it has been as high as 55. The mean temperature of this month for 37 years has been 50.1, and during that time the temperature for January never fell below 29 degrees above zero.

In January, 1908, there was no snow, no frost, and not a thunder-storm in San Francisco. The state had rain in plenty for all needs. It was just a typical, comfortable winter month, with a stimulating freshness, roses and almond trees blooming out of doors, and the promise of a beautiful spring, with pneumonia jackets a drug on the market.

Clean garbage disposal means fewer flies. Fewer flies means less danger from typhoid. In fighting rats the city is also fighting a host of enemies, and when it gets them down and puts them out San Francisco will become famous as a health resort.

CITY MUST DISPOSE OF ITS OWN GARBAGE

Future Security Against Epidemics Depends Largely on an Improved Method of Taking Care of Refuse

By HENRY PAYOT, Chairman Hospital and Health Committee, Board of Supervisors

The Hospital and Health Committee of the Board of Supervisors, in their endeavor to improve the sanitary conditions of the City and County of San Francisco, recognize the imperative necessity for the installation of a system for the collection and final disposal of refuse and garbage, that can be maintained and operated without the offensive features which under the present system are so obnoxious, unsightly and unsanitary.

Change Is Needed.

This matter directly affects every householder or business house in this City. From a sanitary point of view alone, the system in vogue up to the present time can be changed none too soon. From the pecuniary side of the question, the community should be relieved of the burden imposed by many of the scavengers now doing the work. From the numerous complaints that have been pouring into the health committee of the Board of Supervisors, as well as to the Merchants' Association, it is plain that the arbitrary rules made by many of the present collectors of garbage are not always enforced by them in a polite manner, leaving the householder no remedy but absolute submission to the intolerable condition.

The Existing Plant.

The question of the purchase by the City of the present sanitary reduction works was at one time contemplated by the health committee. We had several conferences with the president and a committee from that corporation, but the price fixed by them (\$500,000) was considered excessive, and the matter was dropped for that reason, and for the still more important one that the plant is antiquated and does not effectively do the work required by their franchise, which not only requires the absolute destruction of the garbage, but requires that the company should relieve the City of that pall which hangs over it from the unconsumed smoke that has become an eyesore to the community and a menace to the public health.

The committee have sought information from many sources, and have been surprised to find that antiquated methods are the rule and not the exception in the prominent cities of the world. However, from the mass of evidence, there has been evolved the salient features of a system that will accomplish the result desired, and they anticipate an allotment of one million dollars, in the proposed bond issue, for the acquisition of land and the erection thereon of two or more of the latest improved incinerators, with a total minimum capacity for the destruction of 800 tons of refuse and garbage daily; the buildings to be of steel and concrete construction and the furnaces of such character that air heated to a minimum temperature of 2000 degrees creates a combustion so perfect in its action that the vapor which escapes from the stack is not offensive in any manner.

Cost of New Plant.

It is estimated that the cost of installation

of at least two separate plants will be about \$800,000.

At a conference with the officers of the Scavengers' Protective Association it was ascertained that nearly one-half million dollars per year is collected from the householders of this City, which represents approximately the cost of the collection of garbage by the present unsatisfactory and unsanitary system.

Without actual experience it is almost impossible to give an idea of the cost of maintenance of the system proposed.

From data collected, the committee is of the opinion that it will require about \$500,000 a year.

It will require some time to work out the details of the proposed system. These are now in course of preparation, and when perfected will be presented to the public for their consideration.

Must Use Present System.

Pending the acquisition by the municipality of its own incinerators and the installation of the improved method of collection it will be necessary to follow along the lines now operative, which are being perfected and improved whenever and wherever there is an opportunity to do so.

The health and comfort of all citizens demand that the refuse from residences, hotels, restaurants and markets, and especially food refuse, must be removed promptly and effectually, and it is this particular branch of the service that requires and must have immediate consideration, as it is illogical in the extreme to assume that the many who effectually cleanse their premises shall suffer from the negligence of the few who, through ignorance or premeditation, refuse to comply with the ordinances governing the case.

Will Clean Up the Town.

Emergency requirements demand the enforcement of the removal within a specified time of the accumulations of refuse and garbage, and the Hospital and Health Committee will co-operate with the representatives of the Federal Government in a manner that will insure the absolute cleaning up of the town within the next thirty days. A line of action is to be determined upon, and due notice of same will be given through the press, and it is the sincere wish of the writer that citizens will universally comply with the conditions, so as to reduce the cases where compulsion is required to a minimum.

Careful investigation discloses the fact that the charges made by the present scavengers are, in the generality of cases, an extremely small fee for the service performed, and the householders and merchants are respectfully requested to draw comparative values with other lines of labor and transportation when making their bargain with the scavenger, bearing in mind the fact that he is compelled to pay a fee of 60 cents per ton, or an average price of \$1.50 per load, to

the reduction works where he delivers the refuse.

San Francisco is the only large city in the United States that does not have this important work municipally controlled. It is certainly as much a municipal function as street-sweeping, sewer-building or fire-protection, for it is a sanitary measure that protects our homes and our families.

Best Plan Will Be Adopted.

That no mistake should be made in the selection of a system to effectively and economically accomplish the work of garbage disposal, the health committee will recommend the appointment of a competent engineer to go East and inspect the several systems now in operation and collect the data necessary for an intelligent consideration of the subject.

The Merchants' Association has placed at our disposal all the data it has collected on the subject; in most cases it was carefully tabulated and found invaluable. For this, and for the farther promised assistance in our work, the committee desire to express their sincere thanks.

In conclusion, the writer urges that each and every citizen do his part in the bringing about of a condition of cleanliness that will meet the most exacting requirements.

It is also urgently requested that all complaints concerning the inattention or neglect of scavengers in complying with the health ordinances (giving the number of his wagon), be signed and sent to the Board of Health, O'Farrell Street, near Scott, when immediate attention will be given to them.

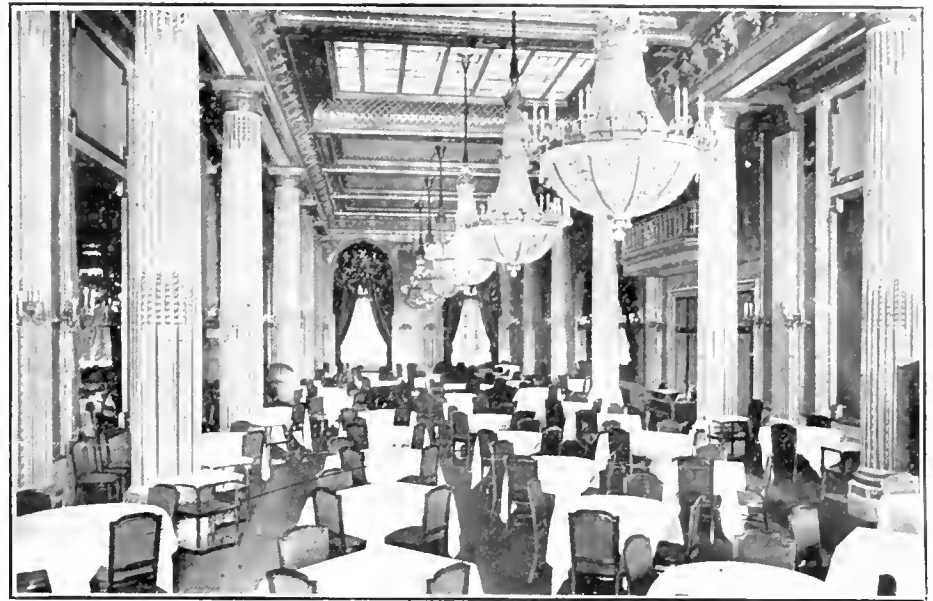
BUY IN SAN FRANCISCO.

Much Business Can Be as Well Done Here as in the East.

Only a few weeks ago the proprietor of one of the State's representative department stores, after looking over a San Francisco stock and placing a liberal order for merchandise that he has always before bought in the East, frankly stated that he was surprised at the business facilities, the large stock of goods, and the low prices to be found in San Francisco. He "had no idea he could do so well." There are lots of others whose senses would suffer the same shock if they would give them the chance. Despite all the cry of hard times, the public has been buying merchandise pretty much the same as under normal conditions, and retailers have had to have some goods, even though they chose to let stocks run down rather than make any purchases they were not forced to. They found their previously gilt-edged credit in the East had become tarnished, though perhaps through no fault of their own, and their first thought then turned them toward the home markets.—Pacific Coast Merchant.



Merchants' Association holding its "Reconstruction Banquet" in the White and Gold Room of the St. Francis Hotel, three months after the fire.



The same banquet hall to-day; the White and Gold Room of the St. Francis, refinished and refurnished, while a new wing is being added to the building to accommodate the business.

AN ACHIEVEMENT IN RECONSTRUCTION

An Ideal Climate for Work

Why San Francisco Goes Ahead

Scientists tell us how great a part climate plays not only in human happiness but in determining human character, racial differences. Any broker in Wall street will tell you how the weather affects the market. The San Franciscan has a climate which, though by no means invariably beautiful, yet makes him feel tolerably well pleased with the world and himself practically all the time. It is never cold, yet it is not a *dolce far niente* climate; it is stimulating, not enervating. The thermometer stays around 55 all the year.

We in the East expend a large percentage of our energy in fighting the weather; San Francisco conserves all that energy. In the course of a year it amounts to a great deal. Not only does the heat (and cold, too, though we may not realize it) take a certain amount of horsepower out of us, but they also keep some of us indoors—with the consequent effect upon health, spirits and strength. The Californians are an out-of-door people. Some of them "sleep out" all the year round, even in the rainy season.

The result is that there is a superabundance of animal spirits, only a part of which they believe in wasting upon work. For when there is buoyancy there is naturally a lack of the sober reflection and introspection characteristic of a more rigorous climate. Many men in San Francisco never knew what hard work was until after the earthquake struck them; then they pitched in and toiled at the top notch of capacity, as thousands in New York do every day of their lives—with this difference, that the average San Franciscan, thanks to this same climate of theirs, had nearly double the horsepower to call upon. That is why they have accomplished so much in such a short time.—Jesse Lynch Williams, in *Collier's*.

City Has Outgrown

It's Water Supply

San Francisco must begin to look after its own water supply. This is the judgment of Captain Payson, president of the Spring Valley Water Works, expressed to the Board of Supervisors sitting as a special committee to fix water rates. He said:

"The simple fact is that in this matter of water supply, San Francisco has come to the parting of the ways. You have gone as far as you can with a private company."

Captain Payson said he would not guarantee that the Spring Valley Company could keep on, even with a 15 per cent increase in the rates, supplying water to the city for ten years longer.

Director Bush Resigns

David Bush, San Francisco's Tax Collector, has resigned from the board of directors of the Merchants' Association, and his resignation has been accepted, in accordance with the Association's unwritten law that city officials, or those actively engaged in politics, shall not be active officers of the organization.

The Merchants' Association is in favor of garbage collection by the city. Only as a municipal function can this work be properly done. In the face of grave public danger the scheme of private disposal has broken down and a change is absolutely necessary. Whether the cost is defrayed by general taxation or by individual payments of the householders as at present, the city should take control of the work.

Upholds Civil Service Reform

Association Wants Census Taken on the Merit System

The following telegram was sent last month to Senator Perkins and Congressman Kahn:

San Francisco, January 24, 1908.

We ask you to urge the entire California delegation to oppose House Bill 7597, as offered, and stand firm for full civil service rules in appointment of all employees in preparation of Thirteenth Census. A census, if not absolutely reliable, is a fraud and a useless expenditure, and should be free of all political appointments.

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

FRANK J. SYMMES, President.

New York Merchants Attack the Race Track

The New York Merchants' Association has taken up the cudgels against race track gambling. In aid of legislation to provide a suitable and effective penalty for violation of the race-track gambling law, the Association has issued a circular which reads, in part:

The evils consequent upon race-track gambling are of great extent. During the summer season from 20,000 to 40,000 persons daily attend the race tracks adjacent to the City of New York, and throughout the State wherever races are held, great crowds are attracted. A very large proportion of those who attend bet upon the races. The gambling habit becomes widespread; it is indulged in by great numbers who have small means; the money required for the support of families is wasted, and many employees, in the effort to make good their losses, become embezzlers, and rob their employers. In general the practice of race-track gambling is a very active agency in the destruction of good citizenship; and the open violation of law which now prevails in this State by reason of the failure of the Legislature to provide effective penalties tends to create a contempt for law, and is therefore demoralizing to the whole community.

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

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Andrew M. Davis (The Emporium)... First Vice-President

Hartland Law (Fairmont Hotel)... Second Vice-President

Byron Mauzy (B. Mauzy Piano Co.)... Treasurer

Gustave Brenner... Gore Impr. Co.

H. W. Postlethwaite... Holmes Lime Co.

J. A. Eveleth... Eveleth-Nash Co.

F. J. Koster... California Barrel Co.

C. K. McIntosh... S. F. National Bank

F. G. Sanborn, Bancroft, Whitney Co.

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Robert H. Swayne... Swayne & Hoyt

A. H. Vail... Sanborn, Vail & Co.

I. O. Upham... Isaac Upham Co.

L. M. King... Secretary and Superintendent

F. W. Smithson... Asst. Secretary

Wright & Wright... Attorneys

Frank M. Todd... Editor Review

STANDING COMMITTEES.

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George W. Spencer, David Bush.

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A. H. Vail, Chairman.

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H. W. Postlethwaite, F. G. Sanborn,

TRADE AND FINANCE.

A. M. Davis, Chairman.

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Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ACCOUNTANTS AND AUDITORS.

Crook Audit Co. 431 Monadnock Bldg.

Atkinson, Thos. E. 320 Sansome

Barrow, Wade Guthrie & Co. 787 Mkt.

Cal. Society of Certified Public Accountants 787 Market

Herrick, Lester & Herrick 528 Monadnock Bldg.

Jansen, F. Bromley 400 Clayton

Lomax, W. B. 339 Montgomery

McLaren, Goode & Co. 528 Monadnock Bldg.

Price, Waterhouse & Co. 502 Kohl Bldg.

Ruckstell, John R. 502 Kohl Bldg.

Rowe, C. V. 502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. 715 Market

ADVERTISING.

Cooper, F. J. West Mission & Brady

Johnston-Dienstag Co. 34 Kearny

Tuttle, Lauren T. 332 Delbert Bldg.

Varney & Green 332 Delbert Bldg.

Stevenson and Clinton Park

Knapp, Wm. & Co. 809 Montgomery

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son 108 Front

ARCHITECTS.

Barth, Hermann 641 Mission

Burnham, D. H. & Co. Merchants Ex.

Colley, C. J. 731 Monadnock Bldg.

Curtlett, William 1908 Mutual Sav. Bldg.

Dutton, L. B. Chronicle Bldg.

Holmes, Edward L. Chronicle Bldg.

Leonard, Jos. A. 201 Euclid Ave.

Maggis, Herbert B. 233 Sansome

McDougall Bros. 755 Devisadero

Meusdorffer, C. A. 446 Monadnock Bldg.

Meyer & O'Brien 1201 Midway Bldg.

Meyers & Ward 1201 Midway Bldg.

Mooser, Wm. Union Trust Bldg.

Paft, Chas. Merchants Exchange

Pelton, John C. 235 Geary

Reid Bros. Claus Spreckels Bldg.

Stanhope, Leon E. Monadnock Bldg.

Sutton, Albert. Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. 16 First

ARCHITECTURAL TERRA COTTA.

Gladding, McBean & Co. Lddy & Hyde

ART GLASS.

California Art Glass B. & C. Works.

ART GOODS.

Gump, S. & G. Co. 1645 California

Sanborn, Vail & Co. 817 Mission

Schussler Bros. 1218 Sutter

Vickery, Atkins & Torrey 1744 Calif.

Volz & Freese 947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co. 111 Fremont

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W. Manville Co. 127 New Montgomery

ASSAYING.

Weissbein Bros. 2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton. Kohl Bldg.

Bancroft, Philip. Monadnock Bldg.

Bartlett, Louis. 1700 Call Bldg.

Blakeman, T. Z. 1607 Gough

Chamberlain, J. P. 378 Russ Bldg.

Feigenbaum, Sanford. Merch. Ex. Bldg.

Frank, Nathan H. Mer. Ex. Building

Heller, E. S. Union Trust Bldg.

Houghton & Houghton. 1748 Pine

Humphrey, W. H. Union League Club

Hutchinson & Hutchinson. Call Bldg.

Kellogg, Sheldon G. Crocker Bldg.

Keyes, A. D. Monadnock Bldg.

Kierulff, T. C. 621 Monadnock Bldg.

Lake, Frederick B. 2008 Lyon

McNab, Gavin. Call Bldg.

McCutcheon, Edw. J. Merchants Ex.

Montague, H. B. 250 Montgomery

Morrison, Cope & Brobeck. Crocker Bldg.

Naylor, Chas. E. 324 Merchants Ex.

Page, Chas. 2518 Pacific Ave.

Palmer, Brooks. 1535 Franklin

Peixotto, Edgar D. Union Trust Bldg.

Pillsbury, E. S. Kohl Bldg.

Schedline, S. C. 417 Montgomery

Son, Chas. A. 837 Mission

Smith, Sidney V. Merchants' Exchange

Thomas, Gerstle, Frick & Beedy. 787 Market

Van Fleet, W. C. 2319 California

Wise, Otto Irving. Humboldt Bk. Bldg.

Wolf, E. Myron. 602 California

Wright, Allen G. Merchants' Exchange

Wright, Geo. T. Merchants' Exchange

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia

Ordway, W. C. 6th & Yuma

Spear, E. S. & Co. 24 Fell

AUTOMOBILES.

Leavitt, G. W. Co. Golden Gate & Hyde

Pioneer Automobile Co. 901 Golden Gate

Bemis Bros. Pac. Co. Sansome & Vallejo

Plummer, W. A. 115 Drumm

Schmidt, Johann. 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore

Young & Seab. Baking Co. 1433 Devis

BANKS & BANKERS.

American National Bank. Merch. Ex.

Anglo-Cal. Bank, Ltd. Pine & Sansome

Anglo-Californian Bank, Ltd. Mission Branch, 2049 Mission

Bank of California. 422 California

Bank of Italy. 632 Montgomery

California Safe Deposit & Trust Co. California & Montgomery

California Safe Deposit & Trust Co. Mission Branch, 2572 Mission

California Safe Deposit & Trust Co. Uptown Branch, 1740 Fillmore

Canadian Bk. of Commerce, Cal. & S'some

Central Trust Company. 42 Montgomery

Citizens' State Bank. 1447 Fillmore

Crocker Nat. Bk. of S. F. Post & Market

Donohoe-Kelly Banking Co. 100 Mtgy

French Savings Bank. 106 Sutter

German S. & L. Society, 526 California

Hibernia S. & L. Soc. McAllister & Jones

Humboldt Savings Bank. 626 Market

International Bank of Cal. Mont & Cal

Italian-American B'k. Montg. & Sacto.

London, Paris and American Bank. Sansome & Sutter

Market Street Bank, The. 7th & Market

Mechanics Savings Bank. 143 Montg.

Mercantile Trust Co. of S. F. 464 Cal.

Meyer, Daniel. Pine & Sansome

Mission Bank, The. 16th & Julian Ave.

Mission Savings Bank. 2631 Mission

National Savings Bk. of S. F. 708 Mkt

National Bank of the Pacific. Call Bldg.

Renters Loan & Trust Co. 131 Hayes

Russo-Chinese Bank. 417 Montgomery

Rollins, E. H. & Son. Kohl Bldg.

Savings and Loan Society. 101 Montg

San Francisco National Bank. Merchants' Exchange Bldg.

S. F. Savings Union. Montg. & Cal.

Seaboard Bank. 24 Market

Security Savings Bank. 316 Montgomery

Swiss-American Bank. 1432 Fillmore

U. S. National Bk. Bush & Fillmore

Union State Bank. Van Ness & Fulton

Wells-Fargo-Nevada National Bank of

San Francisco. Union Trust Bldg.

Western National Bank of San Francisco. Powell & Market

Yokohama-Specie Bank. 515 Montgomery

BARBERS.

Greenberg, F. L. 320 Montgomery

BABBERS' SUPPLIES.

Deckelmann Bros. 162 Turk

BAAZARS.

Charlton, E. P. & Co. 1317 Fillmore

BEER BOTTLERS.

California Bottling Co. 1255 Harrison

Enterprise Bottling Co. 2745 16th

Fredericksburg Bot. Co. 18th & Ala.

Rapp, John & Son. Eighth & Townsend

BELTING-LEATHER.

Cook, H. N. Belting Co. 26 Fremont

Hains, Alex. Belting Co. 2413 Harrison

BICYCLES.

Lee, W. E. 504 Stanyan

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission

Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The. 270 Valencia

Malloye, F. Co. 1132 Mission

Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk

Elder, Paul. Van Ness Ave. & Bush

Hanak & Hargens. 426 Fulton

Robertson, A. M. 1539 Van Ness Ave.

San Francisco News Co. 747 Howard

Whitaker & Ray Co. 141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The. 1025 Fillmore

Buckingham & Hecht. Valencia & 26th

Cahn, Nickelsburg & Co. 851 Folsom

Heim, F. L. 1556 Fillmore

Koenig Shoe Co., The. 1541 Van Ness

Kutz, G. M. Co. 18th & Bryant

Mauzy & Reid Co. Mission near 2d

Nolan-Earl Shoe Co. 727 Mission

Philadelphia Shoe Co. Geary & Fillmore

Rosenthal's, Inc. O'Farrell & Fillmore

Sommer & Kaufman. 1430 Van Ness Ave.

Sullivan Shoe Co. 1184 Market

United Workmen's Boot & Shoe Co. 25th & Bartlett

Williams-Marvin Co. 642 Howard

Wolf, H. & Bro. Fillmore near Geary

Young, Geo. H., Inc. 207 Second

BOX FACTORIES.

Korbel Box Factory. 2014 Bryant

BREWERS.

Burnell & Co. 1009 Golden Gate Ave.

Hibernia Brewery. 1241 Howard

Lochbaum & Co., A. H. 125 King

National Brewing Co. 762 Fulton

Union Brewing & Malting Co. Eighteenth & Florida

Wunder Brew. Co. Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co. 530 Chestnut

BRICK MANUFACTURERS.

California Brick & Clay Mfg

Lillienfeld, Alfred & Co...1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co...768 Mission
Neustadter Bros...115 Hayes
Pauson & Co...Van Ness & Post
Raphael's Inc...Fillmore & Geary
Roos Bros...O'Farrell & Fillmore
Straus, Louis...658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co...131 Folsom
Fritch, George, Co...110 East
Greenberg, A. H...1409 Ellis
Lewald, Sanford G., Co...2036 O'Farrell
Morton, Thomas, & Son...500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
...310 Montgomery Block
Stafford, W. G., & Co...214 East
Western Fuel Co...430 California

CODFISH DEALERS.

Alaska, Codfish Co...159 Sacramento
Atlantic Fish Co...423 Front
Union Fish Co...Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A...323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
...Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co...134 Washington
Armstrong, J. K. & Co...627 Howard
Atchinson, B. M. & Co...2550 Sacramento
Biagi, D. & Co...388 Davis
Bodwell Produce Co...210 Washington
Boessenecker & Co...308 Washington
Botto, N. & Co...303 Washington
Butler, F. W. Co...419 Front
Caffrey, John...448 Battery
Campodonico & Burns...105 Wash.
Chauche & Bon...622 22d St, Oakland
Collins, Thos. W. & Co...334 Larkin
Cutter, E. B. Co...608 Merchants Ex.
Dairyman's Union...108 Clay
Eveleth-Nash Co...422 Front
De Martini, John & Co...112 Wash.
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P...California, nr Front
Dodge, Sweeney Co...22 Spear
Duffy, J. J. Co...109 Wash.
Dunbar, H. F...340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini...108-110 Washington
Getz Bros. & Co., Davis & Sacramento
Griffith-Durney & Co...208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co...44 Clay
Hammer & Co...230 Clay
Hartner, L. Co...314 Davis
Higgins, Jas. Co...319 Drumm
Hilmer, Fred L. Co...28 Clay
Hulme & Hart...19th & Tennessee
Hyman Bros. Co...Kohl Bldg.
Ivanovich-Trobock & Bergen Co...
...200 Washington
Jacobs & Malcolm...Drumm & Wash.
Jacobson, Reimers & Co...212 Clay
Jaudin, H. U. Co...225 Washington
Kittle, H. de W...Union Trust Bldg.
Landsberger & Son...108 Front
Leist, C. J. & Co...2835 Washington
Lercari, C. J. & Co...128 Washington
Loaiza, W. & Co., Halleck & Leidesdorff
Levy, A. & J. Zentner Co., Day & Wash
Macpherson & Honrhan, Davis & Wash
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co...104 Clay
Mitchell & Goodall...124-8 Washington
Monteleagre & Co...Hansford Block
Morris Bros. Co...18 Drumm
Norton, Teller Co...176 Spear
Olcese, G. B. & Co...434 Davis
Phillips, M. & Co...62 Pine
Portuguese Com. Co...429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros...430 Front
Scatena, L. & Co...104 Washington
Schultz-Hansen Co...330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sherwood & Sherwood...54 Pice
Sloss & Gerstle...Kohl Bldg.
Southern Pac. Mill. Co...930 Meht Ex
Von Husen & Co...400 Davis
Vanvalves, M. D...117 Washington
Welch & Co...502 California
Western Creameries Co...268 Market
Wetmore Bros...450 Front
Wolff, Wm. & Co...248 Mission
Wolf & Sons...Drumm & Jackson
Wolfen, Max & Co...421 Front

CONFECTIONERS.

Blum, S...California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros...1610 Van Ness Ave
Haas, Geo. & Son...1355 Fillmore
Hromada, Adolph & Co...1210 Folsom
Lachten Bros...1242 Devisadero
Maskey, Frank...Kearny, near Market
Rhine, Henry & Co...19th & Bryant
Roberts, Geo. F. & Bro...1536 Fillmore
Seidl, J. & Co...312 Clementina
Townsend, W. S...1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E...636 Market
Dav's Sons, T. H., 547 Monadnock Bld
Fahy, Richard...518 Noe
Gilbreth, Frank B...604 Mission
Hjul, Jas. H...614 Sacramento
Keatinge, Richard & Sons...779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc., 771 Mkt
The Woodruff Co., Pine & Leidesdorff

COOPERS.

California Barrel Co...22nd & Illinois
Carl Cooperage Co...51 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert & Cordes...379 Seventh

COOPERAGE STOCK.

Richards, J. W., 2431 Channing Bk'ly

CORDAGE MANUFACTURERS.

Tubbs Cordage Co...Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co...128 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Pacific Coast Biscuit Co., Bat. & Valjo

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 6th & Yuma
Barthold-Paulsen Co...1352 Polk
Cowen-Heineberg Co...527 Market
Nathan-Dohrmann Co...1548 Van Ness
Schloss Crockery Co...Folsom & Fifth
Sternheim, S. & Son...1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co...23 Market
Gray Bros...2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co...508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co., 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S...712 Steiner
Van Wyck, Crittenden, D. D. S...
...1059 O'Farrell

DEPARTMENT STORES.

Emporium, The...First & Van Ness
Prager's...Market & Jones

DESKS AND OFFICE FURNITURE.

Fuller-Craig Desk Co...46 Sutter
Fuller, Geo. H., Desk Co...659 Mission
Rucker Desk Co...737 Mission

DISPLAY FIXTURES.

Frank-I Display Fix. Co...1034 Geary

DOORS AND WINDOWS.

California Door Co...24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co...926 Brannan
Cartwright Draying Co...1710 Harrison
Dore & Co...609 Seventh
Emmons, G. W...438 Market
Farnsworth & Ruggles...109 Davis
McNab & Smith...215 East
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co...703 Davis
Strauss, K...713 Golden Gate Ave
Teale & Co...764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co...14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co...114 Battery
Griffin & Skelley Co...Franklin & Ellis
Guggenheim & Co...Sac'to & Davis
Phoenix Packing Co...118 Davis
Rosenberg Bros. Co...2nd & Japan

DRUGGISTS.

Ayers, Edw. N...1108 Van Ness
Baer Drug Co...722 Market
Boericke & Runyon...1554 Van Ness Ave
Broemmel, J. G. B...2501 California
Clegg, Fred A...1542 California
Clinton, Dr. C. A...21st & Howard
Calegaris, J...Kearny & Pacific
Coffin-Redington Co...675 Third
Erlenbach, Martin...711 Third
Faude, C. O...303 Montgomery Ave
Ferry Drug Co...20 Market
Gates, J. R. Co., Inc...113-115 Davis
Grazer's Pharmacy...501 Third Ave
Green, Frank T...500 Devisadero
Kelly, Frank S...2925 Pierce
Lainer, Rd. Drug Co...1260 McAllister
Langley & Michaels Co...34 First
Leipnitz Co., G...Sutter & Laguna
Lengfeld's Pharmacy...1894 Fillmore
Owl Drug Co...611 Mission
Prior's Pharmacy...234 San Jose Ave
Rockstroh, F. E...1044 Valencia
Rossi Drug Co...1900 Union
Ryan, D...3492 Mission
Schmidt, Val...Polk & Jackson
Schmidt, Edwin Val., Fillmore & Cal
Searby, W. M...723 Pacific Bldg.
Von Kraken, W. Esters...264 Bryant
Wakelee & Co...58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co...962 Post
Bernstein, S. L...Radke Bldg
City of Paris, Van Ness & Washington
Clayburgh, L. J. & Co...1425 Bush
Crowley, J. B...Aronson Bldg.
Frohman & Priester...2635 Mission
Graf, J. L. & Co...359 McAllister
Hale Bros, Inc...Sixth near Market
Jacobs, F. P. & Sons...1217 Geary
Kohlberg, M. S. & Co...435-7 Turk
Levy, Max...1140 Geary
Lippman Bros...22nd & Mission
Livingston Bros...Geary & Fillmore
Marcuse, M. & Co...1081 Post
Murphy, Grant & Co...Sansome & Mkt
Nathan, A...1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., V. Ness & Pine
Samuels, D. Lace House Co...
...Sutter & Van Ness
Schmidt, Ben. J. & Co...1017 Post
Schoenholz & Elsbach...2013 Fillmore
Semeria, Henry & Co...539 Eddy
Strauss, Greenberg & Sachs...
...1241 Van Ness
Strauss, Levi & Co...Sixth & South
Thurshacher, B. E...16th & Folsom
Weill, Raphael & Co., V. Ness & Pine
Weinstock, Lubin & Co., P. St. & Filmer

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works...27 Tenth
Hickman, Henry...3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Head's Business Co., McAllister & Polk
Raymond, W. H. V...2812 Clay
San Francisco Business College...
...733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co., 837 Ellis

ELECTRICAL SUPPLIES AND CON-

STRUCTION COMPANIES.

Brooks-Pollis Electric Corp...212 First

Century-Klein Electric Co...623 Sansome
Electric Appliance Co...726 Mission
Electric Railway & Manfr's Supply
Co...84-86, 2d St
Farnsworth Electrical Co...602 Howard
General Electric Co...Union Trust Bldg
Hetty Bros...326 Ellis
Holabird-Reynolds & Sayles Co...
...527 Mission
Levy Electric Co...648 Sacramento
Shelby Electric Co...204 California
Summerhayes, W. R...Spear & Folsom
Ind. Electric Const. Co...381 Fulton
Westinghouse Electric Co., 2d & How'd

ELECTRO-PLATERS.

Denniston's S. F. Plating Works...
...1349-51 Mission
Golden West Plating Works...355 First
Merle, A. & Co...Bay & Stockton

ELEVATOR MANUFACTURERS.

Bryan Elevator Co...254 Spear
Otis Elevator Co...Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro...1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J...847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J...Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B...623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co...2624 Sutter
Lueders, Geo. & Co...Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co...16 First
Castle Bros...1444 O'Farrell
De Fremery, J. & Co...1305 Adeline Okd.
Jennings, R. P., Cal. Bldg., Union Sq.
North American Mercantile Co...
...314 Brannan
Takemura, K. & Co...1174 Sutter
Maldonado & Co...Hansford Block
Vignier, A. & Co...607 Battery
Wieland Bros, Inc...309 Davis

FIREWORKS.

California Fire Works Co...219 Front

FLORESTS.

Boland, J. B. Co...47 Geary
Jacquemet, Jos. & Co...22d & Douglass
Mann, Alex Jr., Co., Inc...1125 Polk
Sievers Floral Co...1670 California

FLOUR MILLS.

Sperry Flour Co...133 Spear
Stockton Milling Co...112 California

FOOD CEREALS.

Pacific Cereal Ass'n, Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co...307 Crocker Bldg.

FRUITS AND VEGETABLES.

Berta, A. Co...Market & Eleventh
Marchl, John...2029 Filbert
Omey & Goetting...Geary & Polk

FURNITURE.

Bateman, Wm...1913 Bryant
Breuner, John Co...1451 Van Ness
Cordes Furniture Co...1537 Bush
Bunster & Saxe...Eddy & Larkin
Eastern Outfitting Co...1970 Mission
Fredericks, J. Co...815 Ellis
Friedman, M. & Co...O'Farrell & Polk
Gullixson Bros...2086 Market
Indianapolis Furniture Co...833 Mission
Kaskell Furniture Co...16th & Valencia
Kreiss, L. & Sons...1219 Post
Lavenson-Shiely Co., Webster & Haight
Lindholm Furniture Co...748 Van Ness
Moore, Harry J. Furn. Co...735 Eddy
Newman Bros Co...2200 Mission
Plum, Chas. M. & Co...1632 California
Sloane, W. & J. Co., Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co...1051 Market
Wisconsin Furniture Co...1537 Bush

FURNITURE MANUFACTURERS.

Jonhson, Harry Co., Harrison & 16th

FURS.

Gassner, Louis...1524 Bush
Liebes, H. & Co...1440 Van Ness Ave
Wallace, Robert...126 Geary

FUSE AND MATCH MANUFAC-

TURERS.

Independent Match Co...515 Market
Metropolitan Match Co...42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co...357 Ellis
Day, Thos. Co...725 Mission
Haskins, Arthur R., Inc...
...1301 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son...211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co...531 Howard

GAS GENERATORS.

Reichert, Theo...Fillmore & Rush

GAS METERS AND STOVES.

Pacific Meter Co...919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn...345 Haight

GENERAL MERCHANDISE.

Schwabacher Bros...112 California

GLASS MANUFACTURERS.

Illinois Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Wks., 7th & Irwin
Pacific Window Glass Co., 1122 Market
United States Glass Co...271 Stevenson

GLOVES.

Moss, Geo. A...1526 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son...247 Pine
California Glue Works...Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker...204 California
Whitaker, A. J...293 Clay

GRAVEL.

Bay Development Co...153 Berry

GRAPHOPHONES AND PHONO-

GRAPHS.

Columbia Phonograph Co...526 McAlst

GROCERS.

City of Hamburg Co., Inc...118 Oregon
Claussen, C...771 Capp
Cluff, Wm. Co...Spear & Mission
Dannemark Bros...Haight & Scott
De Bernardi, D. & Co...15 Pacific
Foster, S. & Co...126 Beale
Gaw, H. & Co...126 Sixth
Getz, M. & Co...135-141 Main
Goldberg, Bowen & Co...1242 Van Ness
Levaggi, Granucci & Co., Inc. 412 Front
Haas Bros...100 California
Habrigh, Carl A...301 Devisadero
Hollman, Henry...2805 Mission
Hooper & Jennings...462 Bryant
Irvine Bros...1588 Bush
Johnson Bros...Fillmore & Sacramento
Lennon, John A...918 Eddy
Meyer, A. & Co...136 Steuart
Newbauer, J. H. & Co...430 Fifth
Peters Bros & Co...372 Fifth
Rathjen Bros...39 Stockton
Rothschild, John & Co...11 Spear
Smith's Cash Store...16 Steuart
Snook, James A. & Co...247 Davis
Stulz, Jos. A. Co...1931 Fillmore
Sussman, Wormser & Co...140 Spear
Tillman & Bendell...Front & Vallejo
West, Elliott & Gordon...500-504 Hayes
Wellman, Peck & Co...311-337 East
Wethered, Wm. Co...1967 Sutter

GUNS AND AMMUNITION.

Bekeart, Phil B. Co...717 Market
Goicher Bros...513 Market
Shreve & Barber Co...1023 Market

HAMMAM BATHS.

Burns, Edw. F...815 Eddy

HARDWARE.

Arnold Hardware Co...1442 O'Farrell
Baker & Hamilton...119 Berry
Bennett Bros...541 Haight
Brittain & Co., Van Ness Ave & Turk
Brown, Chas. & Co...450 Van Ness
Brown, The Ralph Co., 5th & Tehama
California Hdw. & Cut. Co., 812 V. Ness
Dean, S. J...1196 Market
Donnelly, W. J...11 Stockton
Dunham, Carrigan & Hadden, 8th & Ks
Froelich, Christian...Pacific Union Club
Gregory Hdw. Co...615 Market
Holbrook, Merrill & Stetson, 6 & Twins
Hs, J. G. & Co...827 Mission
Jones, Ed...1182 Market
Marshall-Newell Supply Co., 146 St't
Montague, W. W. & Co...Turk & Polk
Olympic Arms Co...555 Van Ness
Pacific Hdw. & Steel Co., 7th & Twnd
Palace Hdw. Co...456 Golden Gate
Philpott, C. H...135 Fifth
Rosekrans, H. & Co...511 Sixth
Smith, Peter A...638 Fourth
Williams Hdw. & Stove Co., 1525 Mkt
Vaut, E. D. Hardware Co...218 Market
Wright Hdw. Co...77 Third

HARNES AND SADDLERY.

California Vehicle & Harness Co...
...Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co...307 Mkt

HAT MANUFACTURERS.

California Hat Co...1420 Howard
Trlest & Co...734-738 Mission

HATTERS.

Carroll, Paul T...706 Market
Collins, Chas J...922 Market
Colman Co...343 Montgomery
Dillon, Tom, Van Ness Ave & McAllister
Fannin & Elmendorf...149 New Montg.
Fisher & Co...726 Market
Herrmann & Co...1440 Market
Kline, Louis & Co...1426-1438 Polk
Lundstrom, K. A...1178 Market
Meusdorffer, J. C. Sons...909 Fillmore

HAY AND GRAIN.

Anspacher Bros...1103 O'Farrell
Chase, W. W. & Co...1938 Market
Miller, W. A. & Co...268 Market
Scott & Magner...453 Berry
Somers & Co...Sixth & Irwin
Vermell, J. L...3142 Mission

HORSE SHOEING.

Morrissey, Nicholas...460 Eighth
Odea, Martin...212 Locust Ave

HOTELS.

Hotel St. Francis...Geary & Powell
Johnson, M...Hotel Pobins
Martin, H. G...156 Third
Palace Hotel Co...Fairmont Hotel
Phillips, H. B...Union Trust Bldg
Turpin, F. L...Cor Fourth & Howard
Von der Meiden, G. H...501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co...2973 Folsom

ICE DEALERS.

Consumers Ice Co...436 Eighth
Merchants Ice & Cold Storage Co...
...Lombard & Sansome
National Ice & Cold Storage Co., The
...268 Market
Union Ice Co...735 Fourth

Fireman's Fund Ins. Co., Cal. & Sansom
Guthe & Frank...114 Battery, Room 14
Herold, Rudolph Jr....53 Post
Hiltman, John R. & Son...160 Sansome
Insurance Co. of N. A....102 Battery
Kilgariff & Beaver, Post & Grant Av.
Landers, Wm. J....Pine & Sansome
Liverpool & London & Globe Ins. Co.
.....422 California
London & Lancashire Fire Insurance
Co....571 Sacramento
Manheim, Dibern & Co., 453-455 Mtzy
Miller, T. L....Pine & Leidesdorff
Nason, Arthur G., Merchants' Exchange
New Zealand Insurance Co., 312 Cal.
Northwestern National Fire Ins. Co.
.....1632 Franklin

Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co....326 Montgomery
Palache & Hewitt....430 California
Parker, C. M. T....Main & Folsom
Perrin, Howard....701 Monadnock Bldg
Potter, Edw. E....320 Sansome
Preferred Accident Ins. Co., 704 Mkt
Queen Insurance Co....122 Sansome
Royal Insurance Co....122 Sansome
Rosenthal, Louis....315 California
Spierling, Frank....1306 Post
Stovel, C. J....537 Sacramento
Travelers' Ins. Co., Monadnock Bldg.
Voss, Conrad & Co., 229 Monadnock Bldg
Waniorek, M....122 Sansome
Watson, Taylor & Sperry....41 Post
Watt, Rolla V....122 Sansome
West Coast Life Ins. Co....348 Pine
Whitely, Henry M....518 California
Wilson, Horace....407 Montgomery

INDIVIDUAL MEMBERS.

Benedict, C. S....Pine & Van Ness
Blair, R. K....68 Fremont
Briggs, Arthur H....
.....Treasurer, Fairmont Hotel
Briggs, H. E., Mgr. Viavi Co., 626 Pine
Burr, C. C....1456 Filbert
Carpy, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium....Post and Van Ness
Folger, J. A....Howard and Spear
Greenebaum, E., Secretary City Ware-
house Co....Jackson & Battery
Greenebaum, M., Mcht., Mission bet. 3-4
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Hornick, C. W., Gen. Mgr., S. E. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage....
.....678 Monadnock Bldg.
Landsberger, Julius A., Chronicle Bldg.
McNicol, A. J., Elev., Stockn & Beach
Mackay, Clarence H., Bank Director....
.....New York
McCoey, H. J., Sec. Y. M. C. A., 141 Alpine
McCutcheon, Edw. J....1850 Webster
Moore, S. I., Sec'y. the I. C. Moore
Estate Co....1914 Devisadero
Painter, Edgar, J. B., Painter Estate....
.....Kohl Bldg.
Sherman, L. S....1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers....Merchants' Exch. Bldg.
Symmes, Frank J., Merchant....
.....1046 Monadnock Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thompson, Beach, The Stanislaus
Electric Power Co....909 Kohl Bldg.
Upham, Isaac, Merchant, 104 Battery
Van Arsdale, W. W., Lumber Dealer....
.....2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co....909 Kohl Bldg.
Walker, David F., Bank Director....
.....California & Montgomery
Wright, F. V....614 Taylor, Alameda

INSECT EXPERIMENTATORS.

Solomon, Max....2110 Bush

INVESTMENT SECURITIES.

Brown, Wilson & Co....Crocketer Bldg.

IRON, ORNAMENTAL.

Sartorius Co....Fifteenth and Utah

IRON WORKS.

California Iron Yard....417 Kohl Bldg
Fulton Iron Works....First & Market
Moore & Scott Iron Works....
.....Main & Howard

Morton & Hedley....215 Harrison
Risdon Iron Works....298 Stewart
Schrader, Otto....1247 Harrison
Vulcan Iron Works....604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co., 17th & Mississippi
Doble, Abner Co., Fremont & Howard
Taylor & Spottswood Co., 19th & Minn.
Woods & Huddart....356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W., Co....9 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. A. & Co....1465 Polk
Solomon, C. Jr., 625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro....1120 Sutter
Mendelson Bros....439 Turk

JEWELERS.

Abrams, Henry M. Co....717 Market
Andrews, A....909 Van Ness Ave

Baldwin Jewelry Co., 1261 Van Ness Ave
Bohm, Bristol Co., Sacto & Van Ness
California Jewelry Co....704 Market
Carran & Green....1510 Buchanan
Deremer & Co....1341 Van Ness Ave
Diamond Parlor Jew'ry Co., 1429 F'more
Dinkelspiel, J. S....1021 Van Ness
Dorrance Batten Co....Chronicle Bldg
Eisenberg, A. & Co....Post and Kearny
Glimmermann, W....1532 Fillmore
Gronzweig, Geo. & Co....2322 Cal.
Hall, A. I. & Son....717 Market
Hammersmith & Co., 810 Van Ness Ave
Heringh, Leo....896 Steiner
Isaacs, Abe....739 Van Ness Ave

Judis, Alphonse Co....704 Market
Lehrberger, J. S. & Co....704 Market
Mayer & Weisshenk....717 Market
Nordman Bros....717 Market
Radke & Co....Bush & Van Ness Ave
Schussler, M. & Co....704 Market
Shrove & Co., Van Ness & Sacramento
Sorensen, James A. & Co....715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.

Mathews, Roy P. Co....717 Market
Muhs & Lochbaum Co., 1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co., 398 McAllister
Gantner & Mattern Co., Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co., Cal. & V. Ness
Marks Bros....Eddy & Fillmore
Magnin, I. & Co., Van Ness & Austin Ave
Schwartz & Goodman....1545 Fillmore
Paragon, The....Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G....2202 California
Gadner, A....2378 Pine

LAMPS.

Boesch Lamp Co....1135 Mission
Bauer Lamp & Reflector Co., 522 Gough

LAUNDRIES.

Domestic Laundry, 468 25th, Oakland
La Grande Laundry Co., 234 Twelfth
National Laundry Co., 3844 Eighteenth
San Francisco Laundry....1408 Turk
United States Laundry....1148 Harrison
White Star Laundry....385 Eighth
Wormser, S. I....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co., 583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.

Goslinky & Co....747 Sansome
Kohlberg & Co....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams....116 Clay
Frank, S. H. & Co....416 Battery
Wagner Leather Co....Sierra Bldg.
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co....137 Clay

LIME AND CEMENT.

Cowell, Lime & Co....15 East
Holmes Lime Co....704 Market

LITHOGRAPHERS.

Britton & Rey....555 Commercial
Galloway Lithograph Co., 1664 Howard
Roesh, Louis Co., Fifteenth & Mission
Schmidt Lithograph Co....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son....1210 Valencia
Clemens, C. J....316 Fulton
Kelly, Thomas & Sons....Pine & Franklin
Pease, E. R....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co....518 Crocker Bldg.
Blyth & Trott....Spear & Mission
Carter, George E. & Co....704 Market
Casper Lumber Co....810 Kohl Bldg
Dodge, E. J. & Co....405 Merch. Exch.
Dolbeer & Carson Co., Merchants' Ex.
Excelsior Redwood Co....4th & Channel
Ford, Chas. D. Co....Merchants' Ex.
Grays Harbor Commercial Co....
.....Foot of Third St
Greenwald, Otto H....320 Sansome
Hammond Lumber Co., Mehts. Ex. Bldg.
Hihn, F. A. Co....Santa Cruz
Hobbs-Wall & Co....633 Howard
Hooper, C. A. & Co....32 Steuart
Hoper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co....20 Howard
Hume, G. W. Co....268 Market
Jones Lumber Co....548 Brannan
Jones, Hugh Lumber Co....
.....Potrero Ave. & Twenty-second
Kruse, J. S....Twenty-third & Shotwell
Meyer, Adolph....1510 Devisadero
Pacific Lumber Co....172 East
Pope & Talbot....Foot of Third St
Renton, Holmes & Co....116 Battery
Seymour & Elliot....142 Townsend
Simpson Lumber Co....24 Drumm
Slade, S. E. Lumber Co....112 Market
Soule, John F....58 Drumm
Tacoma Mill Co....234 California
Templeman, Henry....22 Market
Truckee Lumber Co., 1216 Flood Bldg
Union Lumber Co....Monadnock Bldg
Van Arsdale-Harris Lumber Co....
.....Fifth & Brannan

MACARONI MANUFACTURERS.

California Italian Paste Co., 956 Bryant
Podesta, L. R....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co....1435 Pine
American Tool Works....109 Mission
Boyle, Luey Co....132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works....143 Beale
Compressed Air Machinery Co....
.....Jessie & Eckert
Cyclops Iron Works....223 Main
Davis, Norris K. Machine Works....
.....Seventh & Harrison
Evans, C. H. & Co....109 Fremont
Goldschmidt-Thermit Co., 432 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Rickard & McCone....416 Market
Henshaw, Bulkley Co....219 Spear
Hewitt Machinery Co....37 Second
Marwedel, C. W....256 Ninth
Moore & Gottfried Co., 19th & Harrison
Moore, Chas. C. & Co....63 First
Pacific Tool & Supply Co....558 Howard
Pennington, G. W. & Sons, 213 Folsom
Pierson, Roeding & Co., Monadnock B.

Sanitary Devices Manufacturing Co....
.....24 Montgomery

Schilling, Adam & Sons....211 Main
Union Iron Works....Potrero, S. F.

Van Winkle, H. L....776 Folsom
Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co....604 Turk
Mangrum & Otter....540 Mission
Rigney, Thos. F....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co....2386 Green
Bryte, Coates & Campbell Co....
.....425 Monadnock Bldg
Cardinell-Vincent Co....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co., The....
.....Barker Block, Berkeley
Fisher, Chas....1680 Pine
French & Linforth, 1116 Bdwy, Oakld
Hughson & Merten....418 Market
Luscombe & Isaacs....1415 Devisadero
McLeod Mercantile Co....1018 Polk
Maydwell, C. A....268 Market
Morgan & Allen Co....717 Market
Pollak, Arnold....114 Bush
Robinson Bros....Third & Mission
Sears, H. J....88 Second
Sellman, Waters H....2602 Filbert
Simonds, S. E. Co....890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co....
.....535-565 North Point
Mattresses and Upholstery.

Bernhard Mattress Co....122 Utah
Continental Bedding Mfg. Co....
.....219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M....1529 Pine
Hoey, John....Rhode Island & Eighth
Klopstock Bros....2257 Folsom
McRoskey, L. H....780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat....1449 Fillmore
Berger, Sam....1449 Fillmore
Bullock & Jones....Post and Kearny
Cluett, Peabody & Co., How'd & Hd. Ct.
Dorey & Cunningham....11 Market
Greenebaum, Weil & Michels....
.....Mission bet. 3d & 4th
Hansen & Elrick....1105 Fillmore
Rogerson, J. C....3316 22nd
Toggerv, The....Van Ness & Ellis

MERCHANT TAILORS.

Growall, W. L. Co....704 Market
Harshall A....321 Crocker Bldg
Jacobi, J. M. & Co....Sutter and Montg.
Lyons, Chas....1472 Fillmore
McMahon, Keyer & Steigler Bros....
.....892 Van Ness Ave
Martin Bros....1438 Market
Reid, J. & Son....943 Van Ness
Rhenstrom, C. H....2415 Fillmore
Steil, Henry Co....642 Market
Valentine, R....724 Market

METAL WORKS.

Finn, John Metal Works....384 Second
Pacific Metal Works....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co., 154 Sutter
Columbia Dairy....231 Franklin
Jersey Farm Co....3550 Nineteenth
Loewe, Wm. G....624 Russia Ave
Riverdale Creamery....1416 Devisadero
S. F. Cream Depot....Minna near 11th
Standard Milk Co....3201 Sixteenth

MILLINERY.

Butler-Schultz Co....957 Geary
Hinz & Landt....975 Geary
Holm & Nathan....Bush & Polk
Muller & Raas Co....Polk & Bush
New York Millinery....133 Van Ness
Spencer & Mitau....1140 Van Ness Ave

MILLWRIGHTS.

Dibert Mfg. Co....7th & Folsom

MINERAL WATERS.

Ring Bros....Nineteenth & Castro
Eggers, Chas. & Co....118 Eureka
Sasta Water Co....6th & Brannan
Witter Medical Springs Co., 647 V Ness

MINING COMPANIES.

Alaska Treadwell Min'g Co., 432 Octavia
Bourn, W. B....2550 Webster
Ralston, W. C....368 Bush

MINING MACHINERY.

Woodbury, Geo. E....238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co....1103 Sutter
Heineman, H. M....1649 Bush
Samter, L. & Sons....758 Mission

NEWS DEALERS.

Foster & Orear....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W....Russ Bldg.
Palmer, Sid S....307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co....837 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc....860 Mission
Yawman & Erbe Mfg. Co....42 Oak

OILS.

Deane, C. T....Union League Club
Porter, W. S....2029 California
Standard Oil Co., 1160 Bdwy, Oakland

OPTICIANS.

Bertling Optical Co....1529 Bush
California Optical Co....2109 Fillmore
Chinn-Beretta Optical Co....1821 Fillmore
Hirsch & Kaiser....1757 Fillmore
Kahn, Geo. H....1232 Van Ness Ave
Kahn, Henry & Co., 1309 Van Ness Ave

OVERALLS.

Armer, A. M. & Co....760 Mission

OYSTER DEALERS.

Darbee & Immel....1886 Fillmore
Moraghan, M. B. Oyster Co., 350 Bran.
Morgan Oyster Co., The....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Assn....74 Folsom

PACKING HOUSE PRODUCTS, TAL-LOW AND COTTONSEED OIL.

Willits & Patterson....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co....1532 Market
Cinch, C. G. & Co....156 King
Fuller, W. P. & Co....Beale & Mission
Klatt-Hirsch & Co....113 Front
Magner Bros....419 Jackson
Nason, R. N. & Co....Utah & Fifteenth
Pacific Paint & Varnish Co., 549 Hwrd
Rea, L. A. & Co....1228 Fillmore
Whittier-Coburn Co....18 Sansome

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N....459 Valencia
Fraser, John P....221 Fell
St. Denis, J. Co....1457 Ellis
Swan, J. S....Jessie, near Fourth

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper & Board Mills....414 Mont.
Crown-Columbia Pulp & Paper Co....
.....728 Montgomery
Greater San Francisco Paper House....
.....915 Buchanan
Pacific Coast Paper Co....545 Mission
Un. Bag & Paper Co., 1059 Frlkn, Okld

PAPER AND PAPER BOXES.

Cal. Paper Box Co....3175 Sixteenth
Zellerbach, A. & Sons, Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Pischmuller, Geo., 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co....392 Church
Pawnee Indian Medicine Co., 2476 How'd
Law, Herbert E., Viavi Bldg., 636 Pine
Nat. Pharmacy Co., 957 Bdwy, Oakland

PHOTOGRAPHERS.

Rushnell Photo Co., Turk & V. Ness
Cohl, Samuel....591 Haight
Taber Photo Co....1548 Page
Waters, R. J. & Co....833 Ellis

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P....Chronicle Bldg.

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D....3303 Clay
Bryant, Edgar R., M. D., 1944 Fillmore
Gibbons, Henry Jr., M. D., 2405 Fillmore
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D....
.....Central Building, Polk & Sutter
Palmer, Geo. H., M. D....2446 Jackson
Pischel, Kaspar, M. D., 1817 California
McNutt, W. F., M. D....1800 O'Farrell
Regensburger, Martin, M. D., 3376 Clay
Rosenstirn, Julius, M. D....1626 Sutter
Rosenthal, C. H., M. D....636 Baker
Sherman, Harry M....2210 Jackson
Vecki, Victor G., M. D....1408 Geary
Ward, Jas. W., M. D....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son, McAllister & Van Ness
Curtaz, Benl & Son, 1615 Van Ness
Deitemeier Piano Co....835 Valencia
Eilers Music Co....1130 Van Ness Ave
Kohler & Chase....Sutter & Franklin
Mauzy, Byron....1175 O'Farrell
Pierce, Walter S. & Co....689 14th
Sherman-Clay Co....1695 Van Ness

PICKLE MANUFACTURERS.

Fisher Packing Co....720 Capp

PLUMBERS.

Jekelheimer Bros....1115 Sutter
Murray Bros....623 Sacramento
Snook, Wm. & Son....602 Clay
Wilson, W. F. Co....1177-1179 Turk
Wittmann, Lyman & Co....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co....513 Mission
Tay, George H. Co....19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.

Armour & Co....Battery & Union
Cudahy Packing Co....Sacramento
Heineman & Stern....1040 McAllister
Roth, Blum & Co....50 California
South S. F. Packing & Pvn. Co....
.....407 Davis
Western Meat Co....6th & Townsend
Wilfert Bros....5 Taylor

POSTCARDS.

Weidner, Chas....1639 Fillmore

POULTRY AND DAIRY PRODUCE.

Folera, A....318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard....1119 Post

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
.....Box 29, Berkeley

PRESS CLIPPINGS.

Allen's Press Clipping Bureau, Kohl Bg

PRINTERS.

Atthowe & Co....317-319 Drumm
Barry, J. H. Co....214 Leavenworth
Bent & Meyers....20 Silver
Brunt, Walter N. Co....391 Jessie
City Printing Co....41 Fourth
Crackbon, P. A....22 Leavenworth
Dempster Bros....437 Minna
Freygang Printing Co....1322 Howard
Gilmartin Co., The....15 Ecker
Greater San Francisco Printing Co....
.....14 Leavenworth
Monahan, John & Co....449 Duboce Ave
Murdock Press....68 Fremont
Myself-Rollins Bank Note Co., 22 Clay
Pacific Ptg. & Eng. Co....1578 Market
Partridge, John....759 Fillmore
Pernau Publishing Co....423 Hayes
Phillips & Van Orden Co., 1617 Mission
Spaulding-Graul Co....912 Howard
Tibbets, H. C....1590 Geary
Torres, Jos. M....534 Commercial

PRINTERS' INK.

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.

Crocker Estate Co.....Crocker Bldg.
 Flood, James L.....James Flood Bldg
 Hewes, D.....Orange, Cal
 Holmes Investment Co., The.....
1045 Monadnock Bldg
 Law, Hartland.....Fairmont Hotel
 Marye, Geo. T. Jr.....345 Haight
 Newbauer, H. W.....1914 Sacramento
 Parrott, John.....502 California
 Payson, A. H.....Santa Fe Office
 Quinn, John E.....1221 Polk
 Runyon, E. W.....515 Monadnock Bldg
 Schussler, E. C.....1409 Sutter
 Shiels Estate Co.....1380 Sutter
 Stevens, Martin.....1926 Fillmore
 Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.

McKenna, Jas E.....Third-St. Wharf

PUBLISHERS.

Commercial News Pub. Co.....1330 Pierce
 Mitchell, Edw. H.....3363 Army
 Mitchell, J. H.....2046 Center, Berkeley
 Williams, E. C.....Sixteenth & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works.....

.....West Berkeley

Dow, Geo. E. Pumping Engine Co.....

.....First & Howard

Platt Iron Works Co.....509 Market

Price, G. W. Pump Co.....23 Jessie

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.....1209 Sutter

American Real Estate Co.....636 Mkt

Armstrong-Quatman Co.....Russ Bldg.

Aranson Realty Co.....160 Sutter

Babin, Landry C., Co.....423 Kearney

Baldwin & Howell.....318 Kearney

Baldwin & Stetson.....1924 Post

Bancroft, Paul.....Chronicle Bldg

Bew, Geo. E. & Co.....1124 Van Ness Ave

Boardman Bros. & Co.....508 California

Bonfield, Jeffress & Ryan.....49 Post

Bovee, Toy & Co.....111 Montgomery

Brandon, Julian R.....Cal & Fillmore

Browne, R. S. & Co.....45 Geary

Bull, Fred A.....331 Monadnock Bldg

Burnham & Marsh Co.....36 Kearny

Bush, David & Son.....217 Russ Bldg.

Clark, Curran.....Russ Bldg

Clark, John.....301 Crocker Bldg

Cline Bros.....255 Montgomery

Coffey, H. E.....1244 Masonic Ave

Cowden, J. B.....339 Montgomery

Cranston, Belvel & Dwyer.....573 Cal.

Crim, W. H. & Co.....Monadnock Bldg

Dibert & White.....10 Third

Dunbar, F. A.....918 Monadnock Bldg

Easton, Wendell.....209 Monadnock Bldg

Ehrenfort, Wm.....801 Fillmore

Ferguson-Breuer Co.....1491 Van Ness

Fisher, Chas. W.....490 Haight

Giselman, Wm.....1300 Golden Gate Ave

Grady, John H.....3526 Twenty-fourth

Grothwell, L. & Co.....414 Kearny

Harrigan, Weidenmuller & Rosenstirn,

Inc.....345 Montgomery

Healy & Gillespie.....244 Church

Hendrickson, Wm. & Co.....1701 Gough

Hensley-Green Co.....35 Van Ness Ave

Hevman, Oscar & Bro.....113 Montev

Hoag & Lansdale.....243 Bush

Hooker & Lent.....49 Geary

Inverness Land & W. Co., Merch. Ex.

Jacques & Thaler.....255 Montgomery

Joust Sons & Co.....16th & Guerrero

Kahn & Feder.....329 Kearny

Kane & Co.....1913 Post

Keil Estate Co.....1209 Flood Bldg

Kendrick, Chas. H., Co.....1234 Market

Langrebe, McNevin & Jones.....

.....408 Kearney

Lehnars, J. H.....417 Montgomery

Lichtenstein Bros. Co.....268 Market

Lyon & Hoag.....636 Market

Mackenzie & Underhill.....106 Merch. Ex

Madison & Burke.....30 Montgomery

Magee, Thos. & Sons.....22 Geary

Martin, Walter S.....Call Bldg

Marston, Frank W.....2714 Sacramento

McElroy, R. D.....704 Market

McGaw, John & Co.....1109 Polk

McGarry, W. B. & Co.....45 Geary

McLeod Co., C. P., Inc.....2587 Mission

McMahan, Mabry.....412 Market

Middleton, John.....Pacific Bldg.

Mooser & St. Germain.....1354 Polk

McMahan, Mabry.....412 Market

McNeill, D. R. Realty Co.....

.....2004 Delaware, Berkeley

Nelson, Johnson & Co.....375 Bush

Norie-Haars Co.....810 Van Ness

Oliver, P. B.....104 Montgomery

Partridge, John.....383 Monadnock

Plunkett, Jas. J.....1443 Fillmore

Polito, John L.....2104 Market

Pon, Albert J.....1012 Fillmore

Powers, J. C. & Co.....761 Fillmore

Realty Syndicate.....1218 Bdw, Oakland

Rich, A. J. & Co.....Kearny & Post

Roberts, John W.....220 Sutter

Rucker, Jos. H. & Co.....49 Post

Russell, Chas. B.....222 Kohl Bldg

Sachs, Sanford.....2027 Sutter

Sage, O. G. & Co.....2004 Sutter

S. F. & Suburban Home Bldg. Society

.....201 Euclid Ave

Schroth Co., The.....1165 O'Farrell

Schultz, L. A.....3321 Twenty-first

Scoffey, Leonidas J.....26 Montgomery

Shainwald, Buckbee & Co.....27 Montg.

Skelton, E. W.....311 Bush

Speck & Co.....54 Geary

Strassburger, I. & Co.....484 California

Stine, O. C.....636 Market

Strong, Belden & Farr.....45 Post

Twist, W. P.....1443 Fillmore

Umbsen, G. H. & Co.....20 Montgomery

Von Rhein Real Estate Co.....51 Geary

Wayman, Guy T.....517 Market

Week, F. A. Realty Co.....Berkeley

Wehe, A. W.....301 Crocker Bldg

Whittell, George Jr.....75 Sutter

Williams & Surryhne.....114 Sutter

Wolf & Hollman.....327 Kearny

REAL ESTATE AND INSURANCE.

Clarence M. Mann.....318-324 Kearney

Harrison, Wm. Greer Co.Bohemian Club

Wright & Greene.....332 Bush

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....

.....Merchants' Exchange, 8th Floor

RESTAURANTS.

Bay State Restaurant.....29 Stockton

Blanco, A. B.....863 O'Farrell

Christensen, M. A. C.....870 Mission

Louis Fashion Restaurant.....22 Sansome

Galindo, F. B.....1018 Van Ness Ave

Kilborn & Hayden.....34 Market

Krone, F. W.....911 O'Farrell

Larsen, C. G.....50 Eddy

Louvre, The.....Fillmore & Eddy

Petersen, Jacob.....9 Market

Pouchan, G. & Co.....497 Golden Gate

Ravn & Karstensen.....131 Market

Swin Company.....1111 Post

Tait's.....Eddy & Van Ness Ave

Techau, R. J.....1279 Webster St., Alameda

Techau Tavern Co.....

Westerfeld, P. & Co.....1530 Haight

Zinkand, Chas. A.....San Rafael

RIOGERS.

Smith & Rice Co.....118 Howard

ROOFING AND BUILDING PAPER.

Paraffine Paint Co.....1039 Merch. Ex.

Pacific Refining & Roofing Co.....

.....379 Monadnock

RUBBER GOODS.

Bowers Rubber Works.....62 Sacramento

Goodyear Rubber Co.....573-579 Market

Gorham Rubber Co., Fremont nr. Mkt.

Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS.

Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.

.....Russ Bldg

La Zacualpa Rubber Plantation Co.....

.....Russ Bldg

RUG MANUFACTURERS.

California Rug Co.....3147 Lombard

SAFES.

Freeman, Brewster & McCabe.....

.....455 Golden Gate Ave.

Herring-Hall-Marvin Safe Co.....

.....1165 Mission

Hermann Safe Co., The.....120 Folsom

Parcells Safe Co.....523 Market

SAW WORKS.

California Saw Works.....721 Brannan

Simonds Mfg. Co.....368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove

Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....417 Market

SCREEN WORKS.

Quick, John W.....1218 Haight

SEEDS AND GRAIN.

Bowen, E. J.....1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas M & Co., Some & B'way

SEED GROWERS.

Metson, W. H. & Co.....1101 Laguna

Morse, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear

Steiger Terra Cotta & Pottery Works

.....Eighteenth & Division

SEWING MACHINES.

Cohen's, I. S. Sons.....1616 O'Farrell

Evans, J. W.....1658 O'Farrell

Jackson, W. E.....414 Polk

Singer Mfg. Co.....17 Jones

White Sewing Machine Co.....1478 Market

Wilcox & Gibbs.....724 Turk

SHEET IRON AND PIPES.

Smith, Francis & Co.....61 Fremont

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave

Delang Bros.....70 Spear

Shields, Thos.....571 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....46 Steuart

Pacific Shipyard & Ways Co.....

.....Alameda Point, Oakland Creek

Turner, Matthew.....209 Steuart

Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.....

.....138 Steuart

Josselyn, G. M. & Co.....106 Main

Sellers, Madison & Co.....20 Sacramento

Weeks-Howe-Emerson Co.....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....426 California

American Trading Co.Monadnock Bldg

Balfour, Guthrie Co.....320 Sansome

Bates & Chesebrough.....Mer. Ex. Bldg.

Bowring & Co.....118 Battery

Dempster & Son.Merchants' Exchange

Fritch, J. Homer.....110 East

Gale Bros.....408 Davis

Grace, W. R. & Co.....612 California

Herrmann, Geo. Co.....310 Sacramento

Johnson-Locke Mercantile Co.....

.....213 Sansome

Lund, Henry & Co., Montgomery Block

Mitsui & Co.....Merchants' Exchange

Meyer, Wilson & Co.....426 California

Moore, Ferguson & Co., 690 Commerce

Newhall, H. M. & Co.....114 Battery

Otis, McAllister & Co.....426 California

Parrott & Co.....204 California

Plummer, Geo. E. & Co.....54 Steuart

Port Costa Milling Co.....210 Battery

Spreckels, J. D. & Bros. Co.....58 Clay

Williams, Dimond & Co 426 California

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co.....77 Battery

Ulman, Selligsohn & Brown.....

.....Sixth & Eldorado

SHOE GOODS.

Dolliver Bros.....1560 Fifth, Oakland

SICK ROOM GOODS.

Goodban, F. E.....1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth

Carlson-Currier Co.....408 Polk

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co 17th & R. Island

Lillie, Chas...N. W. cor. Bay & Webster

Luhn, Otto & Co.....117 Diamond

Newell & Bros.....2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.....685 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....603 Larkin

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....435 Washington

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....1400 Fourth

Bonestell, Richardson & Co.....475 Sixth

Gen. Stationery & Sup. Co.....1186 Mkt

Crocker, H. S. Co.....517 Market

Dixon, Fish & Co.....205 California

Hill, Harley J.....32 Kearny

Schwabacher-Frey Stationery Co.....

.....42-44 Sutter

Want Trolley Permit Temporarily Extended

The following communication was sent to the Supervisors last month. The matter has been temporarily adjusted:

January 29, 1908.

To the Honorable Board of Supervisors, City and County of San Francisco:

Gentlemen—We respectfully recommend that the permit given to the United Railroads to use the overhead trolley system on the two outer tracks on Market Street, from Sansome Street

to East Street, for a period of sixty days, be temporarily extended.

We make this recommendation for the reason that this sixty days' time has about expired and the service on lower Market Street since these four tracks have been used has been much superior to that at any time during the past few years.

It is quite apparent that the increased number of cars passing to and from the Ferry, particularly on the Sutter Street line, makes it necessary to use four tracks on Market Street below Sansome in order to handle the crowds.

If the present trolley service is ordered stopped, there is no other method of transportation immediately available except to return

to the use of horse cars, which certainly would be most unfortunate.

Therefore, we suggest that a further permit be given to the United Railroads to use the overhead trolley on this portion of Market Street during the pleasure of the Board of Supervisors. Yours very respectfully,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

FRANK J. SYMMES, President,
L. M. KING, Secretary.

The proposed ordinance prescribing concrete floors in basements should be passed. It is less expensive and onerous than subsequent outbreaks of plague.

HOW SAN FRANCISCO LOOKS



Merchants' Association REVIEW

CIRCULATION 2400 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Must Have Our Own Water Supply

San Francisco is approaching a water crisis. It is one of the most serious problems that have ever confronted the city, and one to which the inhabitants must not permit themselves to remain indifferent. They are receiving ample warning from officials of the Spring Valley Water Works that the system of private supply and distribution is

actually breaking down. We must have Spring Valley for our present needs, and as the nucleus of a larger system in future.

Starvation for Rodents

In common with other great and thriving seaports, San Francisco will always be more or less exposed to plague infection.

Security for the future demands that customs and practices should be instituted by our people that will render the city immune from epidemics: customs of cleanliness and order, and ways of performing the homely and ordinary acts of living which will make it impossible for infectious diseases to establish themselves, even if they should be imported frequently.

As plague depends on the rat, and the rat depends on garbage, the matter of garbage about the back yard and the back stair-landing becomes vital. The ordinary garbage can is inadequate. Careless servants can't be made to put the lid on. Some thrifty manufacturer should turn out a can with a self-closing lid, to be opened by foot-pressure on a pedal, so that there would be no excuse for failing to use it, or for leaving it open. When designed and put on sale the can

should be prescribed by the Supervisors, by ordinance, and every householder should be compelled to buy and use it. The mere fact that a few fools would yell "Graft" should not deter us. Some individuals are always yelling "Graft" and those that yell the loudest are, commonly, those that don't know graft when they see it.

Transportation for Hawaii

There should be readier communication and more commerce between San Francisco and Honolulu. At present the transportation service is very poor. This is owing largely to the fact that our navigation laws prohibit the carrying of passengers or freight between American ports in foreign bottoms; so that Hawaii is now worse off for transportation with the mainland than it was when it was a foreign country, beyond the reach of monopolistic American legislation.

The Hawaiian delegate has introduced a bill in Congress providing that passengers may be transported in foreign vessels between Hawaii and the United States, without penalty. The bill is in the interests of the people of the islands and of the mainland, and should be passed.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✱

REVIEW

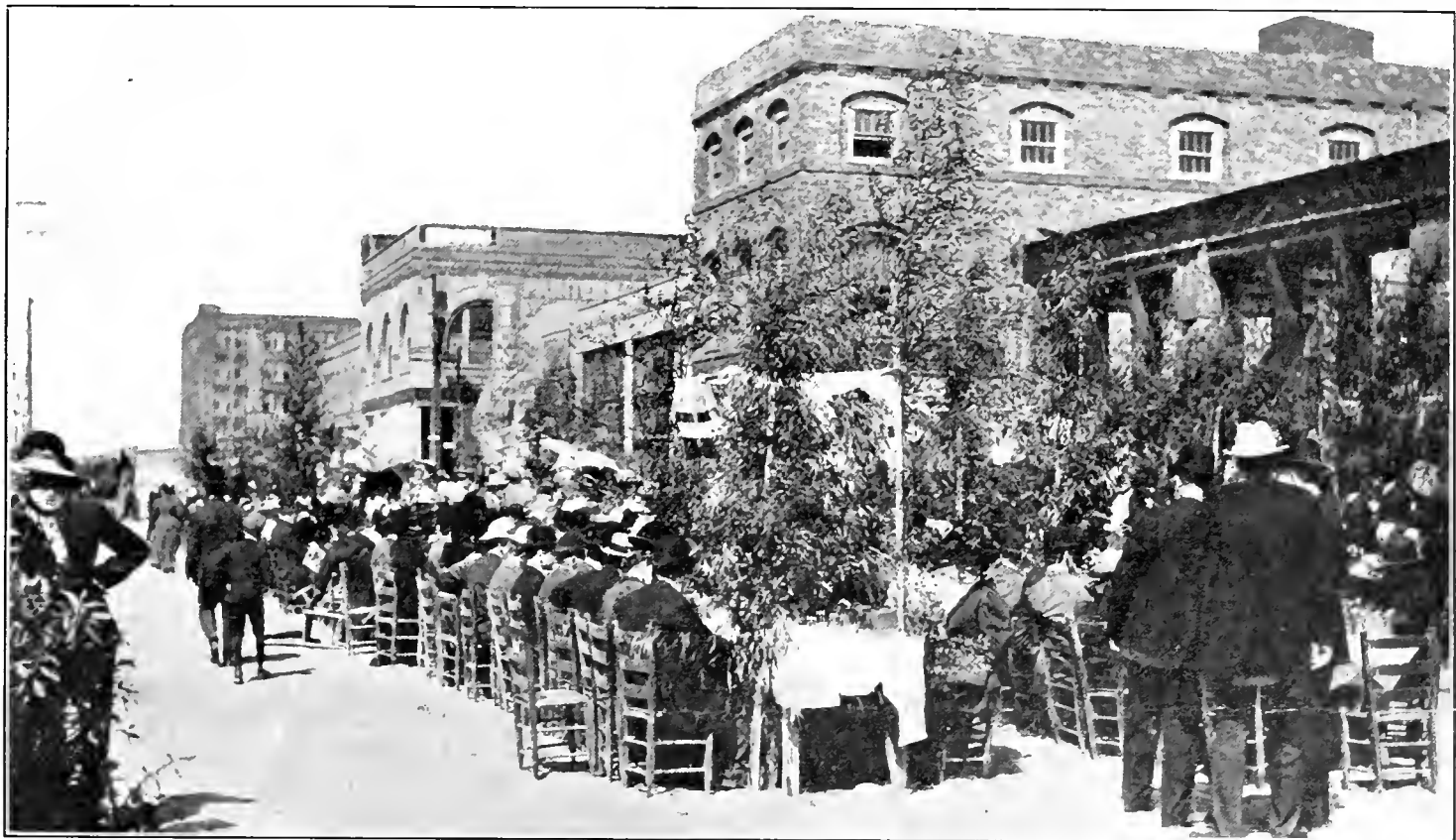
DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 12

SAN FRANCISCO, CAL., APRIL, 1908.

No. 140



THE FRUIT BANQUET IN FRONT STREET, SAN FRANCISCO, MARCH 21, 1908.

COMMISSION MEN SHOW THE CITY WHAT CLEANING-UP REALLY MEANS

Celebrate Their Sanitary Campaign With a Feast in the Open Air in a Spotless Street

A banquet in the street, in the open air, a banquet a block long, with tables sagging under limit loads of California fruit, with city officials, health authorities, prominent citizens, and ladies of the leading clubs to do honor to the feast, was the object lesson to the town, with which the produce district of San Francisco celebrated its cleaning-up.

The unique spread was held on Saturday, March 21, on Front street, in the block between Washington and Jackson. There were 500 guests, and there were baskets of fruit left over for the hundreds of spectators that swarmed the sidewalks to view the unusual scene.

Cleanest Produce District.

San Francisco's produce district is now probably the cleanest in the world. Ladies of the California and the Forum Clubs will doubtless be willing to testify to it, as many of them were there, and the matter is one that concerns them as critics. The sanitary

committee of the district is satisfied that if the rest of the community will do as well, San Francisco will soon have a clean bill of health.

The territory bounded by East, Front, Clay, and Pacific streets, comprising nine squares and about thirty-two blocks of streets, undoubtedly takes the palm today for cleanliness and order; especially when it is considered what conditions there were to contend with.

Once a Rat's Paradise.

Before the work of the Citizens' Health Committee began the commission house district probably supported more rats than any other part of San Francisco ever did except old Chinatown. The streets and areas were littered with vegetable refuse, on which the rodents that nested under floors and sidewalks lived like aldermen. Today that section is so clean that the least observant passerby remarks it.

Under the direction of a committee consisting of Messrs. John G. Wetmore, R. K. Malcolm and E. Davis rigid rules of cleanliness are now being enforced, through which stores have been cleaned, receptacles provided for all garbage and offal, rats trapped and their breeding-places destroyed. The streets are being swept daily. A subscription of \$2000 per month has been raised and a large crew of men put to work making things clean and keeping them so.

On Saturday a banner hanging above the banquet board read: "WE HAVE CLEANED UP. GO THOU AND DO LIKEWISE."

The tables were beautiful with floral decorations. There was no dust and the day outdoors was perfect, as it often is in San Francisco in March.

Fight for a Model City.

J. A. Eveleth, a director of the Merchants' Association, presided. He first introduced

Mayor Taylor, who congratulated the produce men, and said:

"The spirit of cleanliness here is epochal, for not only are the streets and premises in this neighborhood clean, but the desire to keep them clean is just as noticeably present; and that desire we should cultivate. We should not be satisfied with spurts of civic virtue, but maintain a constant war in behalf of a model City."

Making a Health Resort.

Dr. Blue congratulated the City upon the present condition of affairs, and painted the future of San Francisco as a health resort, in vivid colors. He was succeeded by A. W. Scott, Jr., president of the Civic League, and Dr. Manning, of the Board of Health, who spoke hopefully of the health conditions here.

Gustav Brenner of the Citizens' Health Committee and a director of the Merchants' Association, vigorously denounced the petty spirit of groundless suspicion that would charge that the great work of sanitation was instituted in the hope of graft.

Woman's Part in It.

Mrs. A. W. Scott, Jr., president of the California Club, was called on for a speech, but contented herself with calling for cheers for the men who have fought the plague. Dr. W. C. Rucker in his address, complimented the women of the city for the way they have put the men to work, and called for three cheers for the California Club.

Other speakers were Captain Conboy of the Harbor Police Squad, and E. Davis, head of the committee that arranged the feast.

Altogether, the affair was unique, typically San Franciscan, and a striking illustration of what can be done when the people of a district pull together. The sanitation committee reported that the cleanliness crusade would continue actively for four months longer.

The demonstration of sanitary conscience and capacity has been thorough. There has been, practically, unity of action and perfect co-operation among all the people doing business in the district. A new standard of cleanliness has been set, from which there is little likelihood of a relapse. The whole of San Francisco will be better off for the work done in the commission district, and far safer and healthier if it will follow the commission district's example.

ANTI-PLAGUE CRUSADE BEGINS TO SHOW ENCOURAGING RESULTS

There Is No Epidemic Now, and if the People Continue to Cooperate with the Health Authorities There Will Not Be One

If the anti-plague campaign of the Citizens' Health Committee continues to have the active and unceasing cordial support it has



Lodgings for Rodents

been receiving, there will be no epidemic in San Francisco, and no quarantine.

That much it seems safe to predict; and upon that condition. But upon that condition only. There must be no flagging, no let-up in the efforts of the citizens to co-operate



An Inspector on his Rounds

No Epidemic.

Cases of plague among human beings in San Francisco are almost unknown at the present time. There are now but three suspects under observation, and but one of these appears to be a clear case of pest. As an eminent sanitarian puts it the disease is at present "stored in the rats," and if it were not kept well under control by the destruction of these living and migrating deposits of pest germs, an epidemic would undoubtedly break out when flea-time comes. Hence it will not do for the people to imagine themselves secure. The work must be continued in grim earnest until rigid inspection, and a long period without the appearance of plague bacilli in rat or man, proves the City out of danger.

A Great Sanitary Campaign.

Just when this happy condition will be attained it is impossible to state. At present it is a thing to be worked and struggled for with unabated industry and generous self-sacrifice.

In the six weeks that elapsed after the

Citizens' Health Committee went to work, from February 2 to March 14, great work was done. As far as it is possible to itemize them, these are the particular tasks accomplished:

Premises inspected, 72,460.

Premises disinfected, 884.

Houses destroyed, 171.

Nuisances abated, 17,564.

Rats trapped or found dead, 56,994.

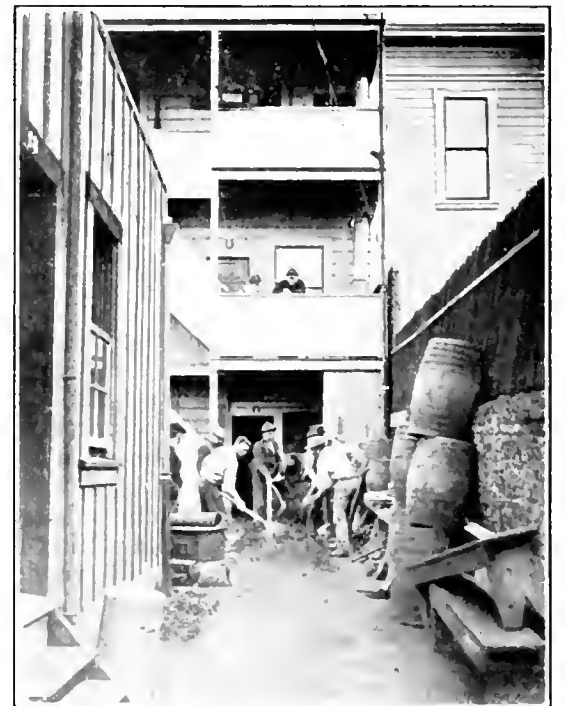
A conservative estimate of the rat mortality, including those destroyed by poison and other means whereby they do not actually fall into the hands of the sanitary officers, puts it at no less than half a million. They have been washed down the sewers by thousands, and rafts of them have been seen floating near the outfalls.

The number of houses officially inspected



A Rat Banquet Always Spread

with the authorities, for the end is a long way ahead, and the dangerous season of warm, dry weather, in which fleas multiply, is but just beginning.



Concreting an area in the Latin Quarter, where the first plague cases were found in August.

weekly has been doubled, and the number of nuisances abated has been more than trebled since the Citizens' Health Committee started work.

Volunteers Working Well.

In addition to the above official inspec-



Dissecting Rats in a Federal Laboratory

tions, many thousands of premises have also been inspected by the committee's volunteers, who have turned in an enormous number of reports of unsanitary places, all of which were immediately sent to the Federal health authorities for investigation and remedy.

The Citizens' Health Committee has added 300 men to the working force in the field, so that there are now 550 employed trapping rats and inspecting premises under direction of the Federal authorities.

Sections like Richmond and the Sunset Districts that have heretofore received little attention because it was reasonably certain they were not infected, are now being carefully watched and efforts are being made to protect them against the inroads of the disease.

Dr. Blue expects to have another bacteriologist at work soon, when every rat turned in can be specially examined to determine where infection is thickest, and defensive measures most needed. Sewer openings are being plugged, and harboring places for rats



A Poisoning Squad Setting Out

under board walks, areas, back yards and sidewalks are being destroyed.

Sanitation Fund Growing.

The sanitation fund has passed the \$140,000 mark. The finance committee is taking

vigorous measures to swell the amount, and using especial care to arrange the burden as equitably as possible.

The City government is spending \$11,000 a month in the crusade; the Federal government \$35,000.

The Reward of Hard Work.

Meanwhile, encouraging signs are multiplying and giving convincing evidence that



A Morning's Catch

the work will ultimately be crowned with success. Public interest and support are growing stronger, more work is being done by private individuals, and skeptics are becoming less numerous and cocksure. Of 4000 rats examined by the Federal officers in one week of March, only eight were found to be plague-infected. The catch has been raised to a steady average of about 2000 a day. It is hoped this rate will be raised to 5000, although as the rat population diminishes the work of trapping naturally becomes more difficult. Among those taken the percentage of infection is diminishing. This is a very hopeful sign, as it indicates that the foe of the disease are being found and cleaned out, so that reinfection can not come from them in future.

Keep It Up.

It is most important that the people as individuals keep up the work. Cleanliness is not a condition which once gained can be possessed without work. The salutary efforts now put forth must be cultivated into habits, so that the City may not be brought into danger again.

PRESIDENT SYMMES GOES TO MAGDALENA TO ARRANGE FOR THE FLEET'S RECEPTION

Chairman Watkins of the Finance Committee Calls Attention to the Need of More Money

President Frank J. Symmes of the Merchants' Association, as chairman of the committee on reception and parade, for the entertainment of the battleship fleet, left San Francisco on March 17 for Magdalena Bay to lay out the program of entertainment with Rear-Admiral Evans. Mr. Symmes went to San Diego, and there took the supply ship "Culgoa." The program as suggested now includes:

An interchange of official visits between City officials and fleet officers; reception and ball at the Fairmont Hotel; parade of 10,000 men in line; athletic exercises, musical entertainments, music in the public squares, etc.

Automobile ride for about 400 officers;

tour of the City in observation cars for enlisted men; baseball, and reception and ball for the enlisted men.

Review of the fleet; boat races.

Oakland day, and visit of San Francisco school children to the war vessels.

A "children's day," with athletic exercises and drills, at the stadium in Golden Gate Park.

Trip to Mount Tamalpais, for the officers. Excursion to Stanford University, San Jose and the Santa Clara Valley.

Minstrel show by enlisted men.

Dinner to officers by the Graduates' Association of the United States Naval Academy.

These items of the program are merely tentative and subject to change.

For the credit of San Francisco more money must be raised for the expenses of entertainment. A. A. Watkins, chairman of the finance committee, says:

"We need \$75,000 at least. Some of those that will receive the benefits of the visit of the fleet do not seem quite alive to their obligations in the matter. The railways, street car companies, saloons, restaurants and hotels can well afford to be generous. Over 24,000 men will come ashore with four months' pay. Sailors never take anything away with them.

"It is likely that 100,000 people, or more,

What The Fire Did



PART OF THE NORTH BEACH SECTION AS THE FIRE LEFT IT—FROM THE FAIRMONT HOTEL

will visit the City while the fleet is here. A million and a half of dollars would be a conservative estimate of what will be spent here. Already two months' supplies have been bought in San Francisco just because of the fleet's expected advent.

"That, however, is but one phase of the matter. Newspaper correspondents will be in San Francisco from every large city in the world. We can not afford to have the report go abroad that San Francisco dealt with this great opportunity in any but the

most generous and munificent manner. We must make a good impression because we have an unexampled chance to do so. Crippled as we may be, stinginess will not be profitable at this time. Everybody should give, and give liberally."

NEW YORK MERCHANTS' ASSOCIATION FAVORS THE FOWLER CURRENCY BILL

Irving T. Bush Addresses the Directors of the San Francisco Association on the Need of Monetary Reform

Mr. Irving T. Bush of New York, vice-chairman of the Committee on Bankruptcy and Commercial Law of the New York Merchants' Association, appeared before the Directors of the San Francisco Merchants' Association on Friday, March 13, to advocate the Fowler currency bill, now before Congress. Mr. Bush was introduced by President Symmes, and said in part:

The Merchants' Association of New York has been busily studying currency legislation, and a committee has met every afternoon for weeks from 1 to 6:30 P. M. to hear advocates of every plan now receiving serious consideration from Congress.

Present System a Failure.

Any monetary system that breaks down as completely as ours did last fall is wrong. No other country has a system of bank note issue

based on government bonds. The Japanese imitated it some time ago but abandoned it. In this country the plan was originally conceived by Secretary Chase, as an emergency measure just after the Civil War, the country at that time being long on bonds and short on credit. The scheme forced the bonds upon the banks, which had to buy them in order to obtain the privilege of issuing bank notes.

Those conditions have passed. There is no emergency confronting us now and we should not permit ourselves to accept anything in the nature of emergency legislation. Let us insist upon a permanent cure, and a currency issue upon a scientific and proper basis.

Measures of Reform.

Five plans of importance have been suggested. First, there is the plan of a central national bank. This plan has been successful in all the great countries of Europe. It is an

ideal plan under European conditions but in this country our mere geographical size appears to be against it. Paris is almost in the geographical center of France. The directors of the Bank of France all live near it and can be summoned on short notice. Very much the same thing is true in Germany. If we had a central national bank of issue it would have to be located in some large city, probably either Washington, New York or Chicago, and the bankers that governed it would have to become permanent residents of that city and yet be perfectly familiar with local conditions all over the country.

Political Objections.

Another objection arises out of our peculiar political condition. A central bank has been twice tried and discarded in this country. If an attempt were made today, there would be two objections to it—the fear of the influence of pol-

What Two Years' Time Has Done



THE NORTH BEACH SECTION, FROM THE SAME POINT 23 MONTHS AFTER Photo by Weidner

iticians on the part of large numbers of our people, and the fear among other large numbers that the bank, with all its interest-fixing power, would pass under the control of the great financial forces of the country.

The New York Merchants' Association took up the project of a central bank in the belief that we ought to have it, but after studying it over for some time concluded that the popular antagonism would be too strong. It has endorsed the Fowler Bill because that measure would so nearly produce the essential characteristics of a central bank.

Another plan considered was the clearing-house plan—the legalizing of clearing-house currency. This project was rejected as not sufficiently reformatory.

Then there was the American Bankers' Association plan, involving the refunding of the bonds by the Government. This sought to superimpose a credit currency to a limited degree, but was rejected as impracticable. A credit currency is desirable, but this would only provide a patch.

Opposed to the Aldrich Bill.

Finally, there was the Aldrich Bill—a measure with the most powerful influences behind it. We believe it to be utterly vicious and unsound. It would cause the investment of a great deal of money, held to pay demand obligations, in fixed securities, slow assets, such as county, city and railroad bonds, which in any financial panic would not sell except at a sacrifice. A bond-secured circulation is not elastic. The Aldrich Bill would impose a tax of 6 per cent on industry, but would not prevent inflation.

The Fowler Bill was the one which eventually received our endorsement. It has some defects, but is the best measure that now has any chance of passing. For one thing, it provides for the maintenance of a guarantee fund, which would insure depositors against losses in failed banks. An examination of the subject shows that an an-

nuual tax of one-twentieth of one per cent on deposits would not only pay all loss on bank notes, but all losses to depositors.

Mutual Insurance of Deposits.

The plan would transfer 5 per cent of the deposits in circulation to the United States Sub-treasury vaults, where it would count as reserve and co-insurance fund, maintained by an annual tax of 2 per cent on the bank notes outstanding. This 2 per cent tax is probably too high, but the country feels that there must be a fairly substantial tax to cover all expense of operation, and all possible contingencies. It is not high enough to be burdensome. The annual surplus would be used in converting legal tender notes into gold coin and after \$346,000,000 of legal tenders have been so converted, the tax could be revised, and it can then be determined how large a tax would be proper.

Under the Fowler plan the country would be divided into redemption districts and the bankers in each of these districts would elect a board of control, with a chairman, who would be a deputy controller, and these boards would exercise large powers in their territory. This insures local responsibility.

Twenty-five per cent of the losses in each district must be first assessed against the banks in that district, and the rest would come out of the general fund, so that all would be partners in a measure, and if any bank went wrong, part of the loss would come back on every other bank. If it grew suspicious of any banking institution, the board could put an examiner in charge and limit the issue of notes. This would promote good feeling and give the country security against runs; and also insure an elastic currency of bank notes interchangeable with deposits.

Bill Grows in Favor.

There is a growing sentiment in favor of this bill. Ex-Secretary Gage is for it. Representatives are anxious to do what the people want,

and if you find, on examination, that you can not endorse this plan, I think that you should at least unite in an effort to defeat the Aldrich Bill. We don't want a patch. We either want a sound cure or none; and the Fowler Bill has the additional advantage of dividing the country into redemption districts, which might in time become the administrative units of a central bank if the country should in future care to adopt the central bank plan.

Director McIntosh, while agreeing with the speaker in the main, criticised the Fowler bill on the score that there being six thousand national banks and fourteen thousand state banks in the country, the fourteen thousand state banks might endeavor to raise their reserves to the national bank standard in order to hold their business, which would mean a contraction of loans that might precipitate another panic. He also stated that the Fowler bill would maintain the vicious sub-treasury system, and suggested that the proper course would be to study out the best financial policy and endeavor to secure its adoption. The central bank scheme, he thought, was the one that would bring the best results.

President Symmes and Director Swayne were strongly in favor of the feature providing for co-insurance of deposits.

Mr. Bush considered that unless legislation could be secured promptly, and while the attention of the country was centered upon the need of it, nothing was likely to be accomplished except intermittent discussion until the next panic overtook us.

The Aldrich bill passed the Senate on March 27.

A consignment of \$700,000 worth of raw silk reached San Francisco from the Orient on the "Manchuria" on March 13.



A Bit of the New Chinatown, S. F.

Cuts Bond Proposals

Committee Reduces Its First Estimate by Millions

The municipal bond issue proposals have been cut from an aggregate of \$32,650,000, as printed in the February Review, to a total of \$18,200,000.

Although many highly desirable items in the original recommendation have been omitted from the present bonding plan, it is likely that the urgent need of economy at this time will make the proposals more acceptable in their present form.

As now recommended, the plan embraces the following items:

Auxiliary water system for fire protection	\$ 5,200,000
Sewer system	4,000,000
Schools	5,000,000
Hospitals	2,000,000
Garbage disposal system	1,000,000
Hall of Justice	1,000,000
Total	\$18,200,000

The committee found it necessary to cut out the proposals for parks and playgrounds, \$2,750,000; for buildings for the fire and electricity departments, \$1,250,000; for repaving streets, \$2,500,000; for the City Hall, \$5,000,000; for the main library building and branches \$1,500,000; for the County Jail, \$200,000; and for the purchase of land at East and Sacramento streets to facilitate traffic to and from the Ferry, \$200,000.

Probably all these items are dispensable except the street paving. Possibly that is. Current revenue should do something for the streets. Parks and playgrounds are not nice things to neglect, but it is absolutely necessary to cut out something, and the City cannot afford anything in the way of luxuries, or even necessities, that can be avoided. The proposed provision for the Hall of Justice and the Health Department has been increased from \$750,000 to \$1,000,000. School buildings and lands have been cut \$2,000,000, from \$7,000,000 to \$5,000,000, and the auxiliary water system for fire protection has been reduced from the original estimate of \$5,500,000 to \$5,200,000.

One million dollars has been added for municipal garbage disposal, a very necessary matter not considered in the original estimate.

These projects will be voted on May 11.

THE CHARTER OF IMMUNITY FROM PLAGUE VISITATIONS

BILL No. 406; ORDINANCE No. 381 (New Series).

AMENDING ORDINANCE No. 31 (New Series), known as the "Building Law," by adding thereto a new section, to be numbered Section 268—A.

Be it Ordained by the People of the City and County of San Francisco, as follows:

Section 1. Ordinance No. 31 (New Series), known as the "Building Law," is hereby amended by adding thereto a new section, to be numbered Section 268—A, to read as follows:

RAT-PROOFING BASEMENTS.

Section 268—A. All buildings shall be made so as to be impervious as possible to the ingress of rats and other vermin. The foundation wall shall be of concrete or of brick or stone laid in cement mortar, or some equally rat-proof material, shall extend at least one-foot above the surface soil, and shall be at least eight inches thick at the top; and where openings are necessary for ventilation or other purposes said openings must be made rat-proof by suitable metal screens.

The full floor area under all buildings must be covered by concrete at least one and one-half inches thick, except where the surface of the soil is composed of hard-pan or rock.

Section 2. This ordinance shall take effect immediately.

In Board of Supervisors, San Francisco, March 9, 1908.

After having been published five successive days, according to law, taken up and finally passed by the following vote:

Ayes—Supervisors Bancroft, Booth, Comte, Giannini, Hocks, Jennings, Johnson, McAllister, McLeren, Murdock, Payot, Pollok, Rixford, Sachs, Stafford.

No—Supervisor Broderick.

Absent—Supervisors Center, Murphy.

JOHN E. BEHAN, Clerk.

Approved, San Francisco, March 10, 1908.

EDWARD R. TAYLOR,

Mayor and Ex-Officio President of the Board of Supervisors.

The committee recommends that in case financial conditions justify the hope of selling bonds that pay less than 5 per cent, a special election be called in November to vote on other proposals, as follows: City Hall, \$5,000,000; Library building, \$1,200,000; parks, \$1,500,000; playgrounds, \$500,000; widening streets, \$2,200,000.

Concerning the proposal as now recommended, the Chronicle says:

The bonds are to be in denominations of \$1000, to bear 5 per cent interest, will run from twenty to forty years, and redemption will begin in the fourth year. For the first three years the interest only will be paid, and it will be eight years before redemption will be in progress in all the issues.

Those are the propositions upon which the people are to vote on Monday, May 11th. As for the first three years, the bond tax will be only for the interest on \$18,200,000 at 5 per cent—which will be \$910,000—the Supervisors propose to levy during those years a special tax, outside the dollar limit, of 20 cents on the hundred dollars for street pavement and fire-engine houses. The theory of that is correct. Those are things which should be provided from current revenue. We shall get them paid for before we begin paying off the principal of the bonds, and our indebtedness will be by so much the less. On an assessment of \$500,000,000 a tax of 20 cents on the hundred dollars will bring in \$1,000,000 a year, so that if the tax is continued for three years it will produce \$3,000,000, more or less, which will take the place of a bond issue for those purposes.

Great preparations are being made in Australian cities for the reception of the American fleet. San Francisco had better put her best foot forward in this matter, or she will suffer by comparison with foreign colonials.

San Francisco Plant Beats Eastern Rivals

WASHINGTON, March 17.—Charles M. Schwab announced to-day that the business of the Union Iron Works has been so unexpectedly successful during the past year that \$600,000 will be expended in betterments at once. In fact, the profits of the works, he says, have exceeded those of any Eastern plant owned by the company.

"I have good news for your people in California," he exclaimed. "In settling up our business for the past year we found that the Union Iron Works had made more money for us than any of the Eastern plants. We are so well pleased that we have given orders for extensive improvements. New machinery will be installed and the works enlarged so as to take care of the additional business we expect to get. We shall pay out all of \$600,000 in improving the plant."—San Francisco Chronicle.

Building Takes a Jump

San Francisco building operations took a jump in February that was remarkable, considering the general financial condition of the country. Building permits in January had aggregated \$1,397,958. They increased, in February, to \$2,685,292—a gain of over 92 per cent. The permits provide for 396 new buildings, and alterations to 200 others. The alterations, however, involve but \$101,455, out of the total sum of \$2,685,292, or less than 4 per cent.



THE NEW PALACE HOTEL, S. F., RISING IN STEEL ON THE OLD SITE

Courtesy of Mahoney Bros. Contractors

Photo by R. J. Waters & Co.

HANDSOME SERVICE FOR THE CRUISER "CALIFORNIA"

The cruiser "California" will probably have the handsomest silver service in the navy, to the credit of the committee and every citizen that has contributed to this fine object of State pride. This is not because of the cost, which has been greatly limited by the subscriptions, but because the design selected has been simple, plain and rich, free from florid, trite or meaningless ornament, and of a kind to give the utmost service for the money.

The body of every piece is to be hammered silver. Gold medallions bearing the seal of the United States Navy and of the State of California are added for decoration. The principal pieces bear the name "California" in raised gold lettering, and are decorated with a rope of silver in relief. These are the only decorations, and the simplicity and dignity of the design give an impression of richness no amount of mere embellishment could convey. Shreve & Co. are working on the order.

Only the principal pieces have been ordered. It is not altogether creditable to the State that the service should have had to be purchased bit by bit, but the people have not responded as liberally as the committee expected of them.

About \$6000 has been subscribed. Ten thousand is needed. In addition, an extra thousand is desired to provide trophies, annually, for the next ten years, for the best gun crew on board. Oakland has dealt very

generously with the cruiser, having subscribed about \$2000. Many of the interior towns, however, have not done their fair share, although they have had neither plague infection nor rebuilding problems to contend with. For State pride, this matter should receive the attention it deserves. Money is loosening up, financial affairs are in better condition, and California must not appear indifferent to the honor done her in giving her this beautiful cruiser for a namesake.

An Ideal Climate--- Here Are the Figures

February was a mild month in the East, and yet the mercury managed to touch the zero mark at New York, and to get two degrees under that at Boston and Chicago.

In San Francisco different climatic conditions prevailed. Nobody suffered with the cold. The lowest temperature recorded for the month was 40 degrees, and the highest 65 degrees, while the mean was 50.9 degrees. There were only six days that were cloudy; twelve were partly cloudy, and eleven were clear.

There were nine rainy days. The total rainfall was 5.39 inches, which was better than average, the average for this month dur-

ing thirty-eight years being 3.56 inches. The February precipitation brought the season's rainfall nearly up to standard, and made it amply sufficient to insure abundant crops throughout the State. The total for this season, since September, is now 15.44 inches, while the average for the same period is but 16.33. The deficiency is only .89, which is insignificant.

There were no heavy frosts, and there were light frosts on but three days. Considering that February is a midwinter month, this would be a remarkable showing for any large city of the United States except San Francisco.

The congressional committee having the matter in charge has finally agreed to make the Indian warehouse at San Francisco permanent. The warehouse carries about \$1,000,000 worth of goods for various Indian agencies in the southwest. The Chamber of Commerce has made vigorous efforts toward its re-establishment since the fire, and in spite of some Eastern opposition their efforts have at last been successful.

Rebuilding in the former family hotel and lodging-house section within the fire limits has heretofore gone slowly owing to the high price of construction; but as this cost is now less than it has been for some time, and as some leases have been made at high rates, the backward neighborhood may be expected to catch up before long.

Rat-proof building must become the rule and the law in San Francisco. What it will cost is nothing compared to the cost of a plague visitation every few years.

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

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 Andrew M. Davis (The Emporium)... First Vice-President
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 Gustave Brenner... Gore Impr. Co.
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 A. H. Vail... Sanborn, Vail & Co.
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 L. M. King... Secretary and Superintendent
 F. W. Smithson... Asst. Secretary
 Wright & Wright... Attorneys
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 F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.
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 Barrow, Wade Guthrie & Co. 787 Mkt.
 Cal. Society of Certified Public Accountants 787 Market
 Herrick, Lester & Herrick... Merchants Exchange Bldg.
 Jansen, F. Bromley... Monadnock Bldg.
 Lomax, W. B. Chronicle Bldg.
 McLaren, Goode & Co. 339 Montgomery
 Price, Waterhouse & Co. 528 Monadnock Bldg.
 Ruckstell, John R. Claus Spreckels Bldg.
 Rowe, C. V. 502 Kohl Bldg.

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 Johnston-Dienstag Co. 34 Kearny
 Tuttle Lauren T. 332 Delbert Bldg.
 Varney & Green... Stevenson and Clinton Park

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 Curtis, J. M. & Son. 108 Front

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 Dutton, L. B. Chronicle Bldg.
 Holmes, Edward L. Chronicle Bldg.
 Leonard, Jos. A. 201 Euclid Ave.
 Maggs, Herbert B. 233 Sansome
 McDougall Bros. 755 Devisadero
 Meussdorffer, C. A. Humboldt Bldg.
 Meyer & O'Brien... Midway Bldg.
 Meyers & Ward... 1201 Kohl Bldg.
 Mosser, Wm. Union Trust Bldg.
 Paff, Chas. Merchants Exchange
 Pelton, John C. Russ Bldg.
 Reid Bros. Claus Spreckels Bldg.
 Stanhope, Leon E. Monadnock Bldg.
 Sutton, Albert Mutual Bank Bldg.

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Dietzgen, The Eugene Co. 16 First
ARCHITECTURAL TERRA COTTA.
 Gladding, McBean & Co. Eddy & Hyde

ART GLASS.

California Art Glass B. & C. Works... 938 Howard

ART GOODS.

Gump, S. & G. Co. 1645 California
 Sanborn, Vail & Co. 817 Mission
 Schussler Bros. 1218 Sutter
 Vickery, Atkins & Torrey. 1744 Calif.
 Volz & Freese. 947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co. 111 Fremont
ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W. Manville Co. 127 New Montgomery
ASSAYING.
 Weissbein Bros. 2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton. Kohl Bldg.
 Bancroft, Philip. Monadnock Bldg.
 Bartlett, Louis. 1700 Call Bldg.
 Blakeman, T. Z. 1607 Gough
 Chamberlain, J. P. 378 Russ Bldg.
 Feigenbaum, Sanford. Merch. Ex. Bldg.
 Frank, Nathan H. Mer. Ex. Building
 Heller, E. S. Union Trust Bldg.
 Houghton & Houghton. 1748 Pine
 Humphrey, W. H. Union League Club
 Hutchinson & Hutchinson. Call Bldg.
 Kellogg, Sheldon G. Crocker Bldg.
 Keyes, A. D. Monadnock Bldg.
 Kierulff, T. C. 621 Monadnock Bldg.
 Lake, Frederick B. 2008 Lyon
 McNab, Gavin. Call Bldg.
 McUTCHEON Edw. J. Merchants Ex.
 Montague, H. B. 250 Montgomery
 Morrison, Cope & Brobeck. Crocker Bldg.
 Navlon, Chas. E. 324 Merchants Ex.
 Page, Chas. 2518 Pacific Ave.
 Palmer, Brooks. 1535 Franklin
 Peixotto, Edgar D. Union Trust Bldg.
 Pillsbury, E. S. Kohl Bldg.
 Scheeline, S. C. 417 Montgomery
 Son, Chas. A. 337 Mission
 Smith, Sidney V. Merchants' Exchange
 Thomas, Gerstle, Frick & Beedy. 787 Market
 Van Fleet, W. C. 2319 California
 Wise, Otto Irving. Humboldt Bldg.
 Wolf, E. Myron. 602 California
 Wright, Allen G. 1018 Mills Bldg.
 Wright, Geo. T. 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia
 Ordway, W. C. 6th & Yuma
 Spear, E. S. & Co. 24 Fell

AUTOMOBILES.

Leavitt G. W. Co. Golden Gate & Hyde
 Pioneer Automobile Co. 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Pac. Co. Sansome & Vallejo
 Plummer, W. A. 115 Drumm
 Schmidt, Johann. 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
 Young & S. Bain Baking Co. 1433 Devis

BANKS & BANKERS.

American National Bank. Merch. Ex.
 Anglo-Cal Bank, Ltd. Pine & Sansome
 Anglo-Californian Bank, Ltd. Mission Branch, 2049 Mission
 Bank of California. 422 California
 Bank of Italy. 632 Montgomery
 California Safe Deposit & Trust Co. California & Montgomery
 California Safe Deposit & Trust Co. Mission Branch, 2572 Mission
 California Safe Deposit & Trust Co. Uptown Branch, 1740 Fillmore
 Canadian Bk. of Commerce. Cal & S'some
 Central Trust Company. 42 Montgomery
 Citizens' State Bk. 1051 Monadnock Bldg.
 Crocker Nat. Bk. of S. F. Post & Market
 Donohoe-Kelly Banking Co. 100 Mtgy
 Federal Savings Bank. 106 Sutter
 German S. & L. Society. 526 California
 Hibernia S. & L. Soc. McAllister & Jones
 Humboldt Savings Bank. 626 Market
 International Bank Co. Mont & Cal
 Italian-American Bk. Montg. & Sacto.
 London, Paris and American Bank. Sansome & Sutter
 Market Street Bank, The. 7th & Market
 Mechanics Savings Bank. 143 Montg.
 Mercantile Trust Co. of S. F. 464 Cal.
 Meyer, Daniel. Pine & Sansome
 Mission Bank, The. 16th & Julian Ave.
 Mission Savings Bank. 2631 Mission
 Mutual Savings Bk. of S. F. 708 Mkt
 National Bank of the Pacific. Call Bldg.
 Renters Loan & Trust Co. 131 Hayes
 Russo-Chinese Bank. 417 Montgomery
 Rollins, E. H. & Son. Kohl Bldg.
 Savings and Loan Society. 101 Montg.
 San Francisco National Bank. Merchants' Exchange Bldg.
 S. F. Savings Union. Montg. & Cal.
 Seaboard Bank. 24 Market
 Security Savings Bank. 316 Montgomery
 Swiss-American Bank. 1432 Fillmore
 U. S. National Bk. Bush & Fillmore
 Union State Bank. Van Ness & Fulton
 Wells-Fargo-Nevada National Bank of San Francisco. Union Trust Bldg.
 Western National Bank of San Francisco. Powell & Market
 Yokohama-Specie Bank. 515 Montgomery

BARBERS.

Greenberg, F. L. 320 Montgomery
BARBERS' SUPPLIES.
 Deckelmann Bros. 162 Turk

BAZAARS.

Charlton, E. P. & Co. 1317 Fillmore
BEER BOTTLERS.
 California Bottling Co. 1255 Harrison
 Enterprise Bottling Co. 2745 16th
 Fredericksburg Bot. Co. 18th & Ala.
 Rapp, John & Son. Eighth & Townsend

BELTING-LEATHER.

Cook, H. N. Belting Co. 26 Fremont
 Heins, Alex. Belting Co. 2413 Harrison

BICYCLES.

Lee, W. E. 504 Stanyan
BOILER WORKS.
 Eureka Boiler Works. 57-59 Mission
 Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The. 270 Valencia
 Malloye, F. Co. 1132 Mission
 Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
 Elder, Paul. Van Ness Ave. & Bush
 Hanak & Hargens. 426 Fulton
 Robertson, A. M. 1539 Van Ness Ave.
 San Francisco News Co. 747 Howard
 Whitaker & Ray Co. 141 Grove

BOOTS AND SHOES.

Brooklyn Shoe Co., The. 1025 Fillmore
 Buckingham & Hecht. Valencia & 26th
 Cahn, Nickelsburg & Co. 851 Folsom
 Heim, F. L. 1556 Fillmore
 Koenig Shoe Co., The. 1541 Van Ness
 Kutz, G. M. Co. 18th & Bryant
 Mauzy & Reid Co. Mission near 2d
 Nolan-Earl Shoe Co. 727 Mission
 Philadelphia Shoe Co. Geary & Fillmore
 Rosenthal's, Inc. O'Farrell & Fillmore
 Sommer & Kaufman. 1430 Van Ness Ave.
 Sullivan Shoe Co. 1184 Market
 United Workmen's Boot & Shoe Co. 25th & Bartlett
 Williams-Marvin Co. 660-664 Howard
 Wolf, H. & Bro. Fillmore near Geary
 Young, Geo. H., Inc. 207 Second

BOX FACTORIES.

Korbel Box Factory. 2014 Bryant
BREWERIES.
 Burnell & Co. 1009 Golden Gate Ave.
 Hibernia Brewery. 1241 Howard
 Lochbaum & Co. A. H. 125 King
 National Brewing Co. 762 Fulton
 Union Brewing & Malting Co. Eighteenth & Florida
 Winder Brew. Co. Scott & Greenview

BREWERS' AND BOTTLERS' SUPPLIES.
 Bauer Schweitzer Co. 530 Chestnut
BRICK MANUFACTURERS.
 California Brick & Clay Mfg. Co. 10 Third St.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co. Monadnock Bldg.
 Swaine, Hoyt & Co. 412 Battery

BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co. 407 Washington
 Hohweiser, C. & Co. 511 Wash.
 Mayhew, F. E. & Co. Battery & Wash.
 Mattoon & Co. 516 Battery
 Reed, George W. 511 Washington
 Swayne, Hoyt & Co. 412 Battery

BROKERS-DRUG.

Serwe & Prien Co. 528 Third
BROKERS-MERCHANDISE AND GENERAL.
 Booth, F. E. 91 Drumm
 DuVal, W. M. & Co. Monadnock Bldg.
 Maillard & Schmeidell. Sac. & Front
 Page Bros. 414 Montgomery
 Stone, B. F., Jr. & Co. 30 Sacramento

BROKERS-STOCK, BOND, GRAIN AND OIL.

Ames, Worthington. 502 California
 Barth, J. & Co. 480 California
 Doubleday, D. E. 129 Montgomery
 Girvin & Fyfe. Merchants Ex. Bldg.
 Goldman, Max. 339 Bush
 Hopkins, J. P. 332 Bush
 Irvine, James. 312 Oak
 Pollitzer, Alex. 1810 Fillmore
 Pollitz, Edw. & Co. 420 California
 Rehfish & Hochstadter. 2669 California
 Sternberg, Frank R. 115-339 Bush
 Toplitz, Jos. B. 339 Bush
BROKERS-TICKET.
 Ottinger, A. Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n. 211 Church
 Pacific States Savings & Loan Company. 569 California

BUILDING CONSTRUCTION.

Ferrolite Co. Chronicle Bldg.
 Lindgren-Hicks Co. Humboldt Bldg.
 Richards-Neustadt Construction Co. 237 Monadnock Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co. 1665 Mission
 Levy, Oscar S. 15 Second
 Waterhouse and Price. 59 3d.
 Willkomm, A. Midway Bldg.

BUTCHERS.

Baccus, R. T. Haight & Shrader
 Bayle-Lacoste & Co. 11th & Market
 Decourtioux, A. 11th & Market Sts
 Finke, Fred H. 10 East
 Herman, Benj. & Son. Bush & Franklin
 Patek, F. & Co. 916 Larkin
 Roberts, W. F. 2819 California
 Schweitzer, J. & Co. 1412 Bush
 Taafe, Wm. V. Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co. 211, 215 4th
CAN MANUFACTURERS.
 American Can Co. 7th & Townsend

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
 Cal. Fruit Cannery Ass'n. 436 San'me
 Hunt Bros. Co. 112 Market
 Spanish American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. Berkeley

Borel, Ant. & Co. 480 California
 Brittan, N. J. San Carlos
 Center, John. 2828 Sixteenth
 Dean, W. E. 818 Kohl Bldg.
 Delger, Edward F. Delger Bldg. Oakland
 Denman, James. 3808 Clay
 Fontana, Mark J. 436 Sansome
 Hopkins, E. W. 354 Pine
 Levy, H. M. 1302 Post
 Moore, A. A., Jr. 15 Second
 Payot, Henry. 918 Ellis
 Phelan, James D. Mutual Bank Bldg.
 Payne, Warren R. 149 Sutter
 Pope, Geo. A. 1014 Kohl Bldg.
 Schmidt, John A. 1101 O'Farrell
 Smith, F. M. Albany Block, Oakland
 Spreckels, Claus. 105 Sansome
 String Val. Water Co. Sut. & Frank.
 Thomas, H. W. 268 Market
 Thompson, R. R. 417 Montgomery
 Upham, Isaac. 104 Battery
 Whitney Estate Co. 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son. First & Howard
CARPENTERS AND BUILDERS.
 Miller, Geo. E. 710 Montgomery
 Murray, S. C. 1225 Fell
 Robinson & Gillespie. 2447 Sutter

CARPETS.

Gullixson Bros., Inc. 2086 Market
 Hulse-Bradford Co. 956 Mission
 Kensington Carpet Co. 1638 Fillmore
 Walcom, Geo. Co. 637 Turk
 Walter, D. N. & E. Co. Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co. 911 Golden Gate
CARRIAGE COMPANIES.
 United Carriage Co. Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.
 Grave, B. & Co. 732 Brannan
 Larkins & Co. Guerrero, bet. 14th & 15th
 Schindler, H. B. & Co. 172 Spear
 Stuebaker Bros. Mfg. Co. 10th & Mk
 Wertsch, Wm. 24 Page
 Willey, Frank D. 69 Fell

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
 Thoms, J. W. 902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F. 38 Clementina
 National Cash Register Co., The. 1058 Market Street
 Pacific Coast Cash Register Co. 1294 Market
 Union Cash Register Co. 529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con. 1024 Franklin
CEMETERY ASSOCIATIONS.
 Henderson, John, President Mt. Olivet Cemetery Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 725 Howard
CHAMPAGNE.
 Greenway, E. M. Kohl Bldg.
 Kessler, G. A. & Co. 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The. 268 Market
CHOCOLATE MANUFACTURERS.
 Ghirardelli, D. Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
 Butler, Geo. E. 310 California
 Weule, Louis Company. 106 Stenart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co. Golden Gate Ave. & Leavenworth
CIGAR AND TOBACCO DEALERS.
 Adler, Ben. 15 Powell
 Blaskower, M. & Co. 201 Montgomery
 Cahen, Sig. Market near Stockton
 Ehrman Bros. & Co. 134 Front
 Gunst, M. A. & Co. California & Front
 Hauser, Edwin. 402 Market
 Heyneman, Herman. 325 Davis
 Judell, H. L. & Co. 1701 Buchanan
 Lane & Connelly. 182 Townsend
 Ordenstein, Max. 2131 Devisadero
 Plagemann, H. & Co. 403 Golden Gate
 Rinaldo Bros. Co. 1642 O'Farrell
 Schoenfeld, J. & Co. 516-518 Washington
 Willard Bros. 1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co. Battery & Commercial
CIRCULAR DISTRIBUTORS.
 Weil, Wm. M. 27 Stevenson

CLOAK AND SUIT HOUSES.

Caillon, Armand, Inc. V. Ness & Cal.
 Gebhardt, C. & Co. 917 Van Ness Ave
 Golden Gate Cloak & Suit House. Market, near Jones
 Gould, Sullivan & Co. 815 Van Ness
 Heilbronner, L. 923 Market
 Ransohoff, L. 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger. 933 Post
 Atkins, Robert S. 168 Sutter
 Brown Bros. & Co. 1000 Van Ness Ave
 Carroll & Tilton Co. 1410 Fillmore
 Frank Bros. 1356 Fillmore
 Gildea, J. J. & Co. Grant Ave & Market
 Hastings Clothing Co. V. Ness & Pine
 Hirsch Bros. 2009 Fillmore
 Hoffman, Rothchild & Co. Golden Gate Ave. & Gough
 Keilus, Chas. & Co. Sutter & Fillmore

Lillienfeld, Alfred & Co., 1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co., 768 Mission
Neustadter Bros., 115 Hayes
Pauson & Co., Van Ness & Post
Raphael's Inc., Fillmore & Geary
Roos Bros., O'Farrell & Fillmore
Straus, Louis, 658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2036 O'Farrell
Morton, Thomas, & Son, 500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1924 Ver. Ex.
San Francisco & San Joaquin Coal Co.,
310 Montgomery Block
Stafford, W. G., & Co., 214 East
Western Coal Co., 130 California

CODFISH DEALERS.

Alaska, Codfish Co., 159 Sacramento
Atlantic Fish Co., 423 Front
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 134 Washington
Armstrong, J. K. & Co., 627 H ward
Atchinson, B. M. & Co., 2550 Sacramento
Biagi, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Boessnecker & Co., 308 Washington
Botto, N. & Co., 303 Washington
Butler, F. W. Co., 419 Front
Caffrey, John, 448 Battery
Campodonico & Burns, 105 Wash.
Chauche & Bon, 315 Battery
Collins, Thos. W. & Co., 334 Larkin
Cutter, E. P. Co., 608 Merchants Ex.
Dairymen's Union, 108 Clay
Evelth-Nash Co., 422 Front
De Martini, John & Co., 112 Wash.
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Duffy, J. T. Co., 109 Wash.
Dunbar, H. F., 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini, 108-110 Washington
Getz Bros. & Co., Davis & Sacramento
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co., 44 Clay
Hammer & Co., 230 Clay
Hartner, L. Co., 314 Davis
Higgins, Jas. Co., 319 Drumm
Hilmer, Fred L. Co., 28 Clay
Hulme & Hart, 19th & Tennessee
Hyman Bros. Co., Kohl Bldg.
Ivanovich-Trobock & Bergen Co.,
200 Washington
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 212 Clay
Jaudin, H. U. Co., 225 Washington
Kiddle, H. de W., Union Trust Bldg.
Landsberger & Son, 108 Front
Leist, C. J. & Co., 2835 Washington
Lercari, C. J. & Co., 128 Washington
Loaiza, W. & Co., Halleck & Leidesdorff
Levy, A. & J. Zentner Co., Day & Wash
Macpherson & Henrihan, Davis & Wash
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 124-8 Washington
Monteleagre & Co., Hansford Block
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Olcese, G. B. & Co., 434 Davis
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 59-63 Washington
Sanford Bros., 430 Front
Scatena, L. & Co., 104 Washington
Schultz-Hansen Co., 330 Drumm
Schwartz Bros., 701 Union Trust Bldg.
Sherwood & Sherwood, 54 Pine
Sloss & Gerstle, Kohl Bldg.
Southern Pac. Mill. Co., 930 Meht Ex
Von Husen & Co., 400 Davis
Vanvalves, M. D., 117 Washington
Welch & Co., 241 California
Western Creameries Co., 268 Market
Weltmore Bros., 450 Front
Wolf, Wm. & Co., 248 Mission
Wolf & Sons, Drumm & Jackson
Wolfen, Max & Co., 421 Front

CONFECTIONERS.

Blum, S., California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros., 1610 Van Ness Ave
Haas, Geo. & Son, 1355 Fillmore
Hromada, Adolph & Co., 1316 Folsom
Lechten Bros., 1242 Devisadero
Maskey, Frank, Kearny, near Market
Rhine, Henry & Co., 19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Seidl, J. & Co., 312 Clementina
Townsend, W. S., 1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E., 66 Post
Davis & Sons, T. H., 547 Monadnock Bld
Fahy, Richard, 518 Noe
Gilbreth, Frank B., 604 Mission
Hjil, Jas. H., 614 Sacramento
Keatinge, Richard & Sons, 779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc., 771 Mkt
The Woodruff Co., Pine & Leidesdorff

COOPERS.

California Barrel Co., 22nd & Illinois
Carl Cooperage Co., 51 Boardman
Woerner, David (Est. of), 11th & Har
Herbert & Cordes, 379 Seventh

COOPERAGE STOCK.

Richards, J. W., 2131 Channing Bkly
Cordage Manufacturers.
Tubbs Cordage Co., Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E., Mgr., Royal Worcester
Corset Co., 728 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Pacific Coast Biscuit Co., Bat. & Valjo

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 19 Fremont
Barthold-Paulsen Co., 1352 Polk
Cowen-Heineberg Co., 527 Market
Nathan-Dohrmann Co., 1548 Van Ness
Schloss Crockery Co., Folsom & Fifth
Sternheim, S. & Son, 1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co., 23 Market

CURIO DEALERS.

Hettrich, A. L. Co., 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co., 101 Drumm

DENTISTS.

Platt, Frank L. D. D. S., 712 Steiner
Van Wyck, Crittenden, D. D. S.,
1059 O'Farrell

DEPARTMENT STORES.

Emporium, The, Post & Van Ness
Prager's, Market & Jones

DESKS AND OFFICE FURNITURE.

Fuller-Craig Desk Co., 46 Sutter
Fuller, Geo. H., Desk Co., 659 Mission
Rucker Desk Co., 737 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co., 1034 Geary

DOORS AND WINDOWS.

California Door Co., 24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co., 926 Brannan
Nartwright Draying Co., 1710 Harrison
Dore & Co., 609 Seventh
Emmons, G. W., 438 Market
Farnsworth & Ruggles, 109 Davis
McNab & Smith, 215 East
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co., 703 Davis
Strauss, K., 713 Golden Gate Ave
Teale & Co., 764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co., 14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co., 114 Battery
Griffin & Skelley Co., Franklin & Ellis
Guggenheim & Co., Sacto & Davis
Phoenix Packing Co., 118 Davis
Rosenberg Bros. Co., 2nd & Japan

DRUGGISTS.

Ayers, Edw. N., 1108 Van Ness
Baer Drug Co., 722 Market
Boericke & Runyon, 1554 Van Ness Ave
Broemmel, J. G. B., 2501 California
Clegg, Fred A., 1542 California
Clinton, Dr. C. A., 21st & Howard
Calegaris, J., Kearny & Pacific
Coffin-Redington Co., 2d & Stevenson
Erlenbach, Martin, 711 Third
Fauda, C. O., 303 Montgomery Ave
Ferry Drug Co., 20 Market
Gates, J. R. Co., Inc., 113-115 Davis
Grazer's Pharmacy, 501 Third Ave
Green, Frank T., 500 Devisadero
Kelly, Frank S., 2925 Pierce
Lainer, Rd. Drug Co., 1260 McAllister
Langley & Michaels Co., 31 First
Leipnitz Co., G., Sutter & Laguna
Lengfeld's Pharmacy, 1804 Fillmore
Owl Drug Co., 611 Mission
Prior's Pharmacy, 234 San Jose Ave
Rockstroh, F. E., 1044 Valencia
Rossi Drug Co., 1900 Union
Ryan, D., 3402 Mission
Schmidt, Val., Polk & Jackson
Schmidt Edwin Val., Fillmore & Cal
Searby, W. M., 723 Pacific Bldg.
Von Kraken, W. Esters, 264 Bryant
Wakelee & Co., 58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co., 962 Post
Bernstein, S. L., Radke Bldg
City of Paris, Van Ness & Washington
Clayburgh, L. J. & Co., 1425 Bush
Crowley, J. B., Aronson Bldg.
Frohman & Priester, 2635 Mission
Graf, J. L. & Co., 359 McAllister
Hale Bros. Inc., Sixth near Market
Jacobs, F. P. & Bro., 1217 Geary
Kohlberg, M. S. & Co., 435-7 Turk
Levy, Max, 1140 Geary
Lippman Bros., 22nd & Mission
Livingston Bros., Geary & Fillmore
Marouse, M. & Co., 37-39 Battery
Murphy, Grant & Co., Sansome & Mkt
Nathan, A., 1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., V. Ness & Pine
Samuels, D., Face House Co.,
Sutter & Van Ness
Schmidt, Ben. J. & Co., 1017 Post
Schoenholz & Elsbach, 2013 Fillmore
Semeria, Henry & Co., 539 Eddy
Strauss, Greenberg & Sachs,
1241 Van Ness
Strauss, Levi & Co., Sixth & South
Thurshacher, B. E., 16th & Folsom
Weill, Raphael & Co., V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmr

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works, 27 Tenth
Hickman, Henry, 3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co., McAllister & Polk
Raymond, W. H. V., 2812 Clay
San Francisco Business College,
733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co., 837 Ellis

ELECTRICAL SUPPLIES AND CON-

STRUCTION COMPANIES.
Brooks-Follis Electric Corp., 212 First

Century-Klein Electric Co., 623 Sansome
Electric Appliance Co., 726 Mission
Electric Railway & Manfr's Supply
Co., 84-86, 2d St
Farnsworth Electrical Co., 602 Howard
General Electric Co., Union Trust Bldg
Hetty Bros., 326 Ellis
Holabird-Reynolds & Sayles Co.,
527 Mission
Levy Electric Co., 648 Sacramento
Shelby Electric Co., 204 California
Summerhayes, W. R., Spear & Folsom
Ind. Electric Const. Co., 381 Fulton
Westinghouse Electric Co., 2nd and
Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works, 1349-51
Mission
Golden West Plating Works, 355 First
Merle, A. & Co., Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro., 1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J., 847 Monadnock Bldg
ENGINEERS, MECHANICAL.
Wellington, Geo. J., Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B., 623 Monadnock Bldg

ESSENTIAL OILS.

Boldemann, A. C. & Co., 2624 Sutter
Lueders, Geo. & Co., Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co., 16 First
Castle Bros., 1444 O'Farrell
De Fremery, J. & Co., 1305 Adeline Okd.
Jennings, R. P., Cal. Bldg., Union Sq.
North American Mercantile Co.,

314 Brannan
Takemura, K. & Co., 1174 Sutter
Maldonado & Co., Hansford Block
Vignier, A. & Co., 613 Battery
Wieland Bros. Inc., 309 Davis

FIREWORKS.

California Fire Works Co., 219 Front

FLORISTS.

Boland, J. B. Co., 47 Geary
Jacquemet, Jos. & Co., 22d & Douglass
Mann, Alex Jr., Co., Inc., 1125 Polk
Sievers Floral Co., 1670 California

FLOUR MILLS.

Sperry Flour Co., 133 Spear
Stockton Milling Co., 112 California

FOOD CEREALS.

Pacific Cereal Assn., Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co., 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Berta, A. Co., Market & Eleventh
Marchi, John, 2029 Filbert
Omey & Goetting, Geary & Polk

FURNITURE.

Bateman, Wm., 1913 Bryant
Breuner, John Co., 1451 Van Ness
Cordes Furniture Co., 1537 Bush
Bunster & Saxe, Eddy & Larkin
Eastern Outfitting Co., 1970 Mission
Fredericks, J. Co., 815 Ellis
Friedman, M. & Co., O'Farrell & Polk
Gullixson Bros., 2086 Market
Indianapolis Furniture Co., 833 Mission
Kastell Furniture Co., 16th & Valencia
Kreiss, L. & Sons, 1219 Post
Lavenson-Shiely Co., Webster & Haight
Moore, Harry J. Furn. Co., 735 Eddy
Newman Bros. Co., 2200 Mission
Plum, Chas. M. & Co., 1632 California
Sloane, W. & J. Co., Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co., 1051 Market

FURNITURE MANUFACTURERS.

Jonhson, Harry Co., Harrison & 16th
Wisconsin Furniture Co., 1537 Bush

FURS.

Gassner, Louis, 1524 Bush
Liebes, H. & Co., 1440 Van Ness Ave
Wallace, Robert, 126 Geary

FUSE AND MATCH MANUFAC-

TURERS.
Independent Match Co., 515 Market
Metropolitan Match Co., 42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co., 357 Ellis
Day, Thos. Co., 725 Mission
Haskins, Arthur R., Inc.,
1301 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son, 211-213 Main
GAS ENGINES AND SCALES.
Fairbanks-Morse Co., 1st & Natoma

GAS GENERATORS.

Reichert, Theo., Fillmore & Bush
GAS METERS AND STOVES.
Pacific Meter Co., 919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn., 345 Haight
GENERAL MERCHANDISE.
Schwabacher Bros., 112 California

GLASS MANUFACTURERS.

Illinois Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Wks., 7th & Irwin
Pacific Window Glass Co., 1122 Market
United States Glass Co., 271 Stevenson

GLOVES.

Moss, Geo. A., 1520 Van Ness
GLUE MANUFACTURERS.
Burd, Wm. & Son, 247 Pine
California Glue Works, Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker, 204 California
Whitaker, A. J., 203 Clay

GRAVEL.

Bay Development Co., 153 Berry
GRAPHOPHONES AND PHONO-

GRAPHS.

Columbia Phonograph Co., 526 McAlst

GROCERS.

City of Hamburg Co., Inc., 118 Oregon
Clausen, C., 771 Capp
Cluff, Wm. Co., Spear & Mission
Dannemark Bros., Haight & Scott
De Bernardi, D. & Co., 15 Pacific
Foster, S. & Co., 126 Beale
Gaw, H. & Co., 126 Sixth
Getz, M. & Co., 135-141 Main
Goldberg, Bowen & Co., 1242 Van Ness
Levaggi, Granucci & Co., Inc., 412 Front
Haas Bros., 100 California
Habrich, Carl A., 301 Devisadero
Hollman, Henry, 2805 Mission
Hooper & Jennings, 462 Bryant
Irvine Bros., 1588 Bush
Johnson Bros., Fillmore & Sacramento
Lennon, John A., 918 Eddy
Meyer, A. & Co., 136 Steuart
Newbauer, J. H. & Co., 430 Fifth
Parks Bros. & Co., 372 Fifth
Peters Bros., 901 Cole
Rathjen Bros., 39 Stockton
Rothschild, John & Co., 11 Spear
Smith's Cash Store, 16 Steuart
Snook, James A. & Co., 247 Davis
Stolz, Jos. A. Co., 1931 Fillmore
Sussman, Wormser & Co., 140 Spear
Tillman & Bendel, Front & Vallejo
West, Elliott & Gordon, 500-504 Hayes
Wellman, Peck & Co., 311-337 East
Wethered, Wm. Co., 1967 Sutter

GUNS AND AMMUNITION.

Bekeart, Phil B. Co., 717 Market
Gorcher Bros., 513 Market
Shreve & Barber Co., 1023 Market

HAMMAM BATHS.

Burns, Edw. F., 815 Eddy

HARDWARE.

Arnold Hardware Co., 1442 O'Farrell
Baker & Hamilton, 119 Berry
Bennett Bros., 541 Haight
Brittain & Co., Van Ness Ave & Turk
Brown, Chas. & Co., 450 Van Ness
Brown, The Ralph Co., 5th & Tehama
California Hdw. & Cut. Co., 812 V. Ness
Dean, S. J., 1196 Market
Donnelly, W. J., 11 Stockton
Lunham, Carriagan & Hayden, 8th & Ks
Froelich, Christian, Pacific Union Club
Gregory Hdw. Co., 615 Market
Holbrook, Merrill & Stetson, 6 & Twms.
Hs. J. G. & Co., 827 Mission
Jones, Ed., 1182 Market
Marshall-Newell Supply Co., 146 St't
Montague, W. W. & Co., Turk & Polk
Olympic Arms Co., 555 Van Ness
Pacific Hdw. & Steel Co., 7th & Twmsd
Palace Hdw. Co., 456 Golden Gate
Philpott, C. H., 135 Fifth
Rosekrans, H. & Co., 511 Sixth
Smith, Peter A., 638 Fourth
Williams Hdw. & Stove Co., 1525 Mkt
Vaut, E. D. Hardware Co., 218 Market
Wright Hdw. Co., 77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.,
Golden Gate Ave., near Fillmore
Spiro Harness & Wagon Co., 307 Mkt

HAT MANUFACTURERS.

California Hat Co., 1420 Howard
Trlest & Co., 734-738 Mission

HATTERS.

Carroll, Paul T., 706 Market
Collins, Chas. J., 922 Market
Colman Co., 343 Montgomery
Dillon, Tom., Van Ness Ave & McAllister
Fannin & Elmendorf, 149 New Montg.
Fisher & Co., 726 Market
Herrmann & Co., 1440 Market
Kline Louis & Co., 1436-1438 Polk
Lundstrom, K. A., 1178 Market
Meusdorffer, J. C. Sons, 909 Fillmore

HAY AND GRAIN.

Anspacher Bros., 1049 Mills Bldg.
Chase, W. W. & Co., 1928 Market
Miller, W. A. & Co., 268 Market
Scott & Magner, 453 Berry
Somers & Co., Sixth & Irwin
Vermell, J. L., 3142 Mission

HORSE SHOEING.

Morrissey, Nicholas, 460 Eighth
Odea, Martin, 212 Locust Ave

HOTELS.

Hotel St. Francis, Geary & Powell
Johnson, Hotel, Pabins
Martin, H. G., 156 Third
Palace Hotel Co., Fairmont Hotel
Phillips, H. B., Union Trust Bldg
Turpin, F. J., Cor Fourth & Howard
Von der Mahlen, G. H., 501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co., 2973 Folsom

ICE DEALERS.

Consumers Ice Co., 436 Eighth
Merchants Ice & Cold Storage Co.,
Lombard & Sansome
National Ice & Cold Storage Co., The
Union Merchants Ice Delivery Co.,
735 Fourth

ICE CREAM DEALERS.

Parry, J. S., 224 8th

ILLUSTRATORS.

O'Connor, Thos. E., Mutual Bank Bldg.
IMPORTERS.
American Mercantile Co., 514 Battery
Cora, A., 478 Jackson

INTERIOR DECORATORS.

Schastey & Vollmer, 1930 Van Ness

Fireman's Fund Ins. Co., Cal. & Sanson
Gutte & Frank...114 Battery, Room 14
Herold, Rudolph Jr.....53 Post
Hilman, John R. & Son.....160 Sansome
Insurance Co. of N. A.....102 Battery
Kilgarif & Beaver, Post & Grant Av.
Landers, Wm. J.....Pine & Sansome
Liverpool & London & Globe Ins. Co.
.....422 California
London & Lancashire Fire Insurance
Co.....571 Sacramento
Manheim, Dübbern & Co.....453-455 Mtgy
Miller, T. L.....Pine & Leidesdorff
Nason, Arthur G., Merchants' Exchange
New Zealand Insurance Co., 312 Cal.
Northwestern National Fire Ins. Co.
.....1632 Franklin

Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co.....325 Montgomery
Palache & Hewitt.....430 California
Parker, C. M. T.....Main & Folsom
Perrin, Howard.....701 Monadnock Bldg
Potter, Edw. E.....320 Sansome
Preferred Accident Ins. Co., 704 Mkt
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....1306 Post
Stovel, C. J.....537 Sacramento
Travelers' Ins. Co., Monadnock Bldg.
Voss, Conrad & Co.....229 Monadnock Bldg
Waniorek, M.....122 Sansome
Watson, Taylor & Sperry.....213 Sansome
Watt, Rolla V.....122 Sansome
West Coast Life Ins. Co.....318 Pine
Whitely, Henry M.....307 Merch. Ex.
Wilson, Horace.....407 Montgomery

INDIVIDUAL MEMBERS.
Benedict, C. S.....Pine & Van Ness
Blair, R. K.....68 Fremont
Briggs, Arthur H.....
.....Treasurer, Fairmont Hotel
Briggs, H. F., Mgr. Viavi Co., 636 Pine
Burr, C. C.....1456 Filbert
Cappy, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium.....Post and Van Ness
Folger, J. A.....Howard and Spear
Greenebaum, E., Secretary City Ware-
house Co.....Jackson & Battery
Greenebaum, M., Mcht., Mission bet. 3-4
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr., Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage.....
.....675 Monadnock Bldg.
Landsberger, Julius A., Chronicle Bldg.
McNeill, A. J., Elev., Stockto & Benc
Mackay, Clarence H., Bank Director, ..
.....New York
McCoy, H. J., Sec'y, M. C. A. 141 Alpine
McCutcheon, Edw. J.....1860 Webster
Moore, S. L., Sec'y, the I. C. Moore
Estate Co.....1914 Devisadero
Painter, Edgar, J. B. Painter Estate, ..
.....Kohl Bldg.
Sherman, L. S.....1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers.....Merchants' Exch. Bldg.
Symmes, Frank J., Merchant, ..
.....1046 Monadnock Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thompson, Beach, The Stanislaus
Electric Power Co.....909 Kohl Bldg.
Upham, Isaac, Merchant, 104 Battery
Van Arsdale, W. W., Lumber Dealer, ..
.....2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co.....909 Kohl Bldg.
Walker, David F., Bank Director, ..
.....California & Montgomery
Wright, E. V., 614 Taylor, Alameda

INSECT EXPERIMENTATORS.
Solomon, Max.....2110 Bush

INVESTMENT SECURITIES.
Brown, Wilson & Co.....Crocker Bldg.

IRON, ORNAMENTAL.
Sartorius Co.....Fifteenth and Utah

IRON WORKS.
California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley.....215 Harrison
Rison Iron Works.....298 Steuart
Schrader, Otto.....1247 Harrison
Vulcan Iron Works.....604 Missouri

IRON AND STEEL MERCHANTS.
Berger & Carter Co., 17th & Mississippi
Doble, Abner Co., Fremont & Howard
Taylor & Shottswood Co., 19th & Minn.
Woods & Huddart.....356 Market

IRON & STEEL SALES AGENTS.
Pike, C. W. Co.....9 Mission

**JAPANESE PRODUCTS AND FANCY
GOODS.**
Marsh, G. L. & Co.....1465 Polk
Solomon, C. Jr., 625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.
Hart, B. & Bro.....1120 Sutter
Mendelson Bros.....439 Turk

JEWELERS.
Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co., 1261 Van Ness Ave
Bobb, Bristol Co., Sacramento & Van Ness
California Jewelry Co.....704 Market
Carrao & Green.....1510 Buchanan
Deremer & Co.....1341 Van Ness Ave
Diamond Parlor Jewlry Co., 1429 F'more
Dinkelspiel, J. S.....1021 Van Ness
Dorrance-Battin Co.....Chronicle Bldg
Eisenberg, A. & Co., Post and Kearny
Glundermann, W.....1532 Fillmore
Gronzweig, Geo. & Co.....2322 Cal
Hall, A. J. & Son.....717 Market
Hammersmith & Co., 810 Van Ness Ave.
Heringh, Leo.....896 Steiner
Isaacs, Abe.....739 Van Ness Ave

Judis, Alphonse Co.....704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weinschenk.....717 Market
Nordman Bros.....717 Market
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co., Van Ness & Sacramento
Sorensen, James A. & Co.....715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.
Mathews, Roy P. Co.....717 Market
Muhs & Lochbaum Co., 1506 Sacramento

KNITTED GOODS.
Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattorn Co., Van Ness & Cal

LADIES' FURNISHING GOODS.
Davis, Schenwasser & Co., Cal. & V. Ness
Marks Bros.....Eddy & Fillmore
Magnin, I. & Co., Van Ness & Austin Ave
Schwartz & Goodman.....1545 Fillmore
Paragon, The.....Van Ness Ave & Post

LADIES' TAILORS.
Flamm, G.....2202 California
Gadner, A.....2378 Pine

LAMPS.
Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co., 528 Gough

LAUNDRIES.
Domestic Laundry, 468 25th, Oakland
La Grande Laundry Co., 231 Twelfth
National Laundry Co., 3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry.....1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.
Troy Laundry Mach. Co., 583 Mission

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.
Goslinsky & Co.....747 Sansome
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams.....431 Battery
Frank, S. H. & Co.....416 Battery
Wagner Leather Co.....Sierra Bldg.
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Semmel, 137 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....15 East
Holmes Lime Co.....704 Market

LITHOGRAPHERS.
Britton & Rey.....555 Commercial
Galloway Lithograph Co., 1664 Howard
Roesch, Louis Co., Fifteenth & Mission
Schmidt Lithograph Co.....
.....Fifth & Adeline Sts., Oakland
Union Lithograph Co.....741 Harrison

LIVERY STABLES.
Christensen, E. C. & Son, 1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas & Sons, Pine & Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.
Albion Lumber Co., 818 Crocker Bldg.
Blyth & Trott.....Spear & Mission
Casper Lumber Co.....810 Kohl Bldg
Dodge, E. J. & Co., 405 Merch. Exch.
Dulbeer & Carson Co., Merchants Ex.
Excelsior Redwood Co., 4th & Channel
Ford, Chas. D. Co., Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenwald, Otto H.....320 Sansome
Hammond Lumber Co., Mehts. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....32 Steuart
Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Kruze, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....172 East
Pope & Talbot.....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....112 Townsend
Simpson Lumber Co.....24 Drumm
Slade, S. E. Lumber Co.....112 Market
Soule, John F.....58 Drumm
Tacoma Mill Co.....234 California
Templeman, Henry.....22 Market
Truckee Lumber Co., 1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
Western Redwood Lumber Co., 268 Mkt

MACARONI MANUFACTURERS.
California Italian Paste Co., 956 Bryant
Podesta, L. R.....512 Washington

**MACHINERY AND ENGINEERS' SUP-
PLIES.**
Alexander-Yost Co.....1435 Pine
American Tool Works.....109 Mission
Boyle, Luey Co., 132 Monadnock Bldg
California Hydraulic Engineering Co.
.....305 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norris K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....183 Fremont
Goldschmidt-Thermit Co., 422 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Richard & McConc, 161 Market
Henshaw, Bulkeley Co.....219 Spear
Hewitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Moore & Gottfried Co., 19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co.....558 Howard
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.

Sanitary Devices Manufacturing Co., ..
.....24 Montgomery
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Van Winkle, H. L.....776 Folsom
Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.
Bush & Mallet Co.....604 Turk
Mangrum & Otter.....361 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....2386 Green
Bryte, Coates & Campbell Co.....
.....425 Monadnock Bldg
Cardinell-Vincent Co.....
.....520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co., The.....
.....Barker Block, Berkeley
Fisher, Chas.....1680 Pine
French & Linforth, 1116 Bdwy. Oakld
Hughson & Merten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....1018 Polk
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold.....114 Bush
Robinson Bros.....Third & Mission
Sears, H. J.....88 Second
Sellman, Waters H.....2602 Filbert
Simonds, S. E. Co.....890B Eddy

MARBLE WORKS.
Musto, Jos. Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.
Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M.....1529 Pine
Hoey, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H.....780 Golden Gate Ave

MEN'S FURNISHING GOODS.
Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....Post and Kearny
Cluett, Peabody & Co., How'd & Hd. Ct.
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....Mission bet. 3d & 4th
Hansen & Elrick.....1105 Fillmore
Rogerson, J. C.....3216 22nd
Torgerv, The.....Van Ness & Ellis
Bernstein, Sam.....1138 Geary

MERCHANT TAILORS.
Growall, W. L. Co.....704 Market
Marshall, A.....321 Crocker Bldg
Jacobi, J. M. & Co., Sutter and Montg.
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Stelgler Bros., ..
.....892 Van Ness Ave
Martin Bros.....Humboldt Bk. Bldg.
Reid, J. & Son.....913 Van Ness
Rhenstrom, C. H.....2415 Fillmore
Steil, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.
Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

**MICROSCOPES AND BIOLOGICAL
SUPPLIES.**
Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.
Columbia Dairy.....231 Franklin
Jersey Farm Co.....3550 Nineteenth
Loewe, Wm. G.....624 Russia Ave
Riverdale Creamery.....1416 Devisadero
S. F. Cream Depot.....Minna near 11th
Standard Milk Co.....3201 Sixteenth

MILLINERY.
Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....Pik & Bush
New York Millinery.....132 Van Ness
Spencer & Mitau.....1140 Van Ness Ave

MILLWRIGHTS.
Filbert Mfg. Co.....7th & Folsom

MINERAL WATERS.
Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Witter Medical Springs Co., 647 V. Ness

MINING COMPANIES.
Alaska Treadwell Min'g Co., 832 Octavia
Bourn, W. B.....2550 Webster
Ralston, W. C.....368 Bush

MINING MACHINERY.
Woodbury, Geo. E.....238 Townsend

NECKWEAR MANUFACTURERS.
California Neckwear Co.....1103 Sutter
Heineman, H. M.....1649 Bush
Samter, L. & Sons.....758 Mission

NEWS DEALERS.
Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.
Levy, Eugene W.....Russ Bldg.
Palmer, Sid S.....307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....837 Mission

**OFFICE FILING DEVICES AND SYS-
TEMS.**
Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co.....42 Oak

OILS.
Deane, C. T.....Union League Club
Porter, W. S.....2029 California
Standard Oil Co., 1160 Bdwy., Oakland

OPTICIANS.
Bertling Optical Co.....1529 Bush
California Optical Co.....2103 Fillmore
Chinn-Beretta Optical Co., 1821 Fillmore
Hirsch & Kaiser.....218 Post
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co., 1309 Van Ness Ave

OVERALLS.
Armer, A. M. & Co.....760 Mission

OYSTER DEALERS.
Darbee & Immel.....1886 Fillmore
Moraghan, M. B. Oyster Co., 380 Bran.
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Assn.....74 Folsom

**PACKING HOUSE PRODUCTS, TAL-
LOW AND COTTONSEED OIL.**
Willits & Patterson.....85 Sacramento

PAINTS AND OILS.
Bass-Heuter Paint Co.....1532 Market
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co.....Utah & Fifteenth
Pacific Paint & Varnish Co., 549 H'ward
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co.....18 Sansome

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons.....729 Devisadero
Brace, N.....459 Valencia
Fraser, John P.....221 Fell
St. Denis, J. Co.....1457 Ellis
Swan, J. S.....Jessie, near Fourth

**PAPER AND PAPER BAG MANUFAC-
TURERS.**
Cal. Paper & Board Mills, 414 Mont.
Crown-Columbia Pulp & Paper Co., ..
.....728 Montgomery
Greater San Francisco Paper House, ..
.....915 Buchanan
Pacific Coast Paper Co.....545 Mission
Un. Bag & Paper Co., 1050 Erkle, Okld

PAPER AND PAPER BOXES.
Cal. Paper Box Co.....3175 Sixteenth
Zellerbach, A. & Sons, Battery & Jack'n

**PATENT DOOR OPENERS AND CLOS-
ERS.**
Fischmuller, Geo., 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co., 2476 How'd
Law, Herbert E., Viavi Bldg., 636 Pine
Nat. Pharmacy Co., 957 Bdwy., Oakland

PHOTOGRAPHERS.
Bushnell Photo Co., Turk & V. Ness
Cohl, Samuel.....591 Haight
Taber Photo Co.....1548 Page
Waters, R. J. & Co.....833 Ellis

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P.....Chronicle Bldg.

PHYSICIANS AND SURGEONS.
Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D., 1944 Fillmore
Gibbons, Henry Jr., M. D., 2405 Fillmore
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, L. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D., ..
.....Central Building, Polk & Sutter

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son, McAllister & Van Ness
Curtaz, Benl. & Son, 1615 Van Ness
Deitmeier Piano Co.....835 Valencia
Eilers Music Co.....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....1175 O'Farrell
Pierce, Walter S. & Co.....689 14th
Sherman-Clay Co., 1695 Van Ness

PICKLE MANUFACTURERS.
Fisher Packing Co.....720 Capp

PLUMBERS.
Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....602 Clay
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

**PLUMBING, HEATING & STEAM SUP-
PLIES.**
Dalziel-Moller Co.....513 Mission
Tay, George H. Co., 19th & Minnesota

**PORK PACKERS AND PROVISION
DEALERS.**
Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co., ..
.....407 Front
Western Meat Co.....6th & Townsend
Wilfert Bros.....5 Taylor

POSTCARDS.
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 Wilson, A. W. 1814 Gough

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 Fisher, Chas. W. 490 Haight
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 Grady, John H. 3526 Twenty-fourth
 Grothwell, L. & Co. 414 Kearny
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 Hendrickson, Wm. & Co. 1701 Gough
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 408 Kearney
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 Kilborn & Hayden. 34 Market
 Krone, F. W. 911 O'Farrell
 Larsen, C. G. 50 Eddy
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Merchants' Association REVIEW

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Concrete Means Security

No more valuable ordinance has been passed in this City for years than the addition to the building laws requiring property owners to concrete their basements. If enforced with rigor and carried out by the people with thoroughness, it will almost of itself make this a plague-proof City.

Every house so treated will give its inmates an added protection against disease. A concrete floor is readily cleaned. The cleaning of an earth floor in a basement or cellar is a hopeless-looking job, seldom undertaken except by the most energetic housekeepers. Not plague alone, but many kinds of disease can propagate there, while dampness is sure to rise from it and penetrate the house.

The Federal health authorities caused the plague to be practically built out of Chinatown a few years ago, by insisting on cellars and foundation walls being made rat-proof with concrete. It can be built out of all San Francisco in the same way. The new regulation will not add much to the cost of the average house—very little to the price of new construction. To anyone that will read the ordinance, the idea that it will retard building is absurd. It should be enforced all over the City now and henceforth.

Take Off the Lease Limit

Many of the best structures in the rebuilt district have been built on fifty-year leases. They represent cases where the owner lacked the capital to make his own improvement, and the energetic builder had not the money to buy the land. In this way the long lease has been a great aid to reconstruction enterprise—for which the community may thank the Merchants' Association, which was largely instrumental in having the old twenty-year limitation removed. The fifty-year limitation should next be taken off, and no limitation whatever imposed. The fifty-year term has worked better than the twenty, and the ninety-nine, or nine-hundred-and-ninety-nine-year lease, both of which are in common use in Chicago, would work better than one limited to a fifty-year term.

Keep Everlastingly At It

Let no good citizen relax his efforts to clean up his premises—both his residence, and his store, office, or other place of business—and to exercise watchfulness over his employees, if he have any, to enforce cleanliness and order.

The City is not yet out of danger, by any means, though a continuation of the good work instituted will surely make it one of the healthiest places in the country. But in order that it may become healthy, and stay that way, it is necessary that the practices that promote cleanliness and health shall become habitual, and that the whole community shall come to hate and fear dirt of every kind.

There is no reason why a city should not be clean, except a failure to see any reason why it should be clean. There are deplorable instances of such failure. Where they exist they are due to those bad guides of opinion that will not believe plague infection exists here until they see an epidemic mowing down the citizens in droves. **PAY NO ATTENTION TO THEM. CLEAN UP, KILL RATS, AND KEEP AT IT.** The plague is here, and if those that refuse to believe it could convince the rest of the community that they alone were right, the people would grow careless, the rats would multiply by hundreds of thousands in a month, the rat-fleas would hatch out by the million, and the pest would sweep the City.

Persistence in the work now will be repaid a hundredfold. We shall not only be free from plague, but because of the cleanly habits established among us, diphtheria, typhoid, tuberculosis and kindred contagions will grow beautifully less, and the danger of dying of old age or gout will threaten every San Franciscan. So, clean up, and keep cleaned up. It involves much trouble and expense, but it will be worth all it costs.

The Supervisors Are Right-- Go Slow

If your house burns down you do not "make your loss" financially, at that time. You "make your loss" when you rebuild. After rebuilding you find yourself in the condition you were in before the fire, minus the money you paid the contractor.

San Francisco, generally speaking, did not make its loss, financially, in April, 1906. After the fire, money was plentiful and we got along pretty well; to our astonishment. That no financial panic fell upon us immediately fooled many into the belief that we were not so very badly hurt after all, and that to insure continuing prosperity all we needed was continuing extravagance: a notion that is, unfortunately, persistent.

The theory was delusive. The trouble was only postponed. San Francisco is making its loss now. The bills for new construction are being paid. Those that have not rebuilt lack income. Those that have rebuilt have made, and are making, their money loss. The time has come when the city must confront the ultimate results of its calamity. By reason of heavy payments and heavier engagements, with large fixed charges, debts and obligations they never had to struggle with before, many of our property owners are less able to pay added taxes than they ever were in the past. And probably those least able to pay are the very ones that have done most for the city by rebuilding on their burned-over real estate.

The Review has always been a strong advocate of public improvements, believing in them when they are wisely planned, as profitable public investments. But at present economy is imperative. Every dollar needlessly added to the burdens of property owners will retard recovery. If there is any item that can possibly be omitted from the list of improvements for which the city is to be bonded, common sense should dictate that we forego the pleasure, and the benefit, of making that improvement.

Parks and playgrounds are highly desirable. They would be the best possible investments for the future. Can we now afford to

make such investments? Running new avenues or opening diagonal streets at the cost of millions, always highly desirable from a standpoint of civic improvement, look less so under present conditions. We do not believe the tax-payers should be burdened for interest on such costs. Where is the business man today, in any line, who is not burdened under all he can struggle with?

In adopting a bonding program now, the rule should be "nothing that is not absolutely necessary." We need sewers, streets, and fire protection. We need, absolutely, a better system of garbage disposal. We need some better city offices and some more school buildings. We must have a hospital. Everything else should be cut to the bone, or provided from current revenue, or cut out altogether—or we shall so cripple ourselves that there will be in the community no reserve for unforeseen emergencies, and little disposition to make improvements of any kind in future.

Gay courage is one thing; gay foolishness is another. Let us be as courageous and as gay as possible and be sensible. We'll need the courage and the gaiety. But let us remember that we are, in grim truth, a stricken city, and that it is folly to think of trying to carry out now, projected schemes of improvement that looked too costly even in the flush times before the fire.

The Southern Pacific's report of colonists coming into California from the eastward during the first twelve days of March shows a total of 4349 persons, practically all of them land and homeseekers, with scarcely any of them mechanics or laborers.

The average ingress has been 362 persons a day thus far on the present two months of low rates offered settlers who are sold one-way tickets from the East.

The Southern Pacific has the entire East completely covered with men regularly employed to visit towns and farming sections and explain California opportunities to possible settlers.

A large appropriation of public funds is necessary to fight the rats. The money would be better used in the rat war than on the streets.

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REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

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VOL. 12

SAN FRANCISCO, CAL., MAY, 1908.

No. 141

WHAT THE BONDS WILL COST THE TAXPAYER

**Total Increase of Taxation, for All the Projects, in 48 Years, Will
Be Less than \$85.19 per \$1,000 Worth of Property**

DESCRIPTION	Estimated Maximum Cost	Average yearly increase in the levy per \$100, on the basis of a \$450,000,000 assessment; supposing all the bonds were issued at once.	On \$1,000 Worth of Property		
			Average Tax Per Year	Maximum Tax	Total Tax
1. Fire Protection (48 years—redemption begins in 8 years).	$\left\{ \begin{array}{l} \text{Principal, } \$ 5,200,000 \\ \text{Interest, } 7,280,000 \\ \text{Total, } \$12,480,000 \end{array} \right\}$	\$.0577	\$.577	\$.866 (Eighth Year)	\$27.73 (In 48 Years)
2. Sewers (47 years—redemption begins in 7 years).....	$\left\{ \begin{array}{l} \text{Principal } \$4,000,000 \\ \text{Interest, } 5,400,000 \\ \text{Total, } \$9,400,000 \end{array} \right\}$.0444	.444	.666 (Seventh Year)	20.88 (In 47 Years)
3. Schools (31 years—redemption begins in 6 years).....	$\left\{ \begin{array}{l} \text{Principal, } \$5,000,000 \\ \text{Interest, } 4,625,000 \\ \text{Total, } \$9,625,000 \end{array} \right\}$.0689	.689	1.00 (Sixth Year)	21.38 (In 31 Years)
4. Hospitals (25 years—redemption begins in 5 years).....	$\left\{ \begin{array}{l} \text{Principal, } \$2,000,000 \\ \text{Interest, } 1,500,000 \\ \text{Total, } \$3,500,000 \end{array} \right\}$.0311	.311	.444 (Fifth Year)	7.77 (In 25 Years)
5. Hall of Justice (24 years—redemption begins in 4 years) ..	$\left\{ \begin{array}{l} \text{Principal, } \$1,000,000 \\ \text{Interest, } 700,000 \\ \text{Total, } \$1,700,000 \end{array} \right\}$.0157	.157	.222 (Fourth Year)	3.77 (In 24 Years)
6. Garbage Plant (23 years—redemption begins in 3 years) ..	$\left\{ \begin{array}{l} \text{Principal, } \$1,000,000 \\ \text{Interest, } 650,000 \\ \text{Total, } \$1,650,000 \end{array} \right\}$.0159	.159	.222 (Third Year)	3.66 (In 23 Years)

Largest possible increase of taxes for all projects on \$1,000 worth of property,
during entire life of the bonds, based on total assessment of \$450,000,000.....\$85.19

The maximum extra tax, for the first year's interest charges, will not exceed 15 cents on each \$100 of assessed valuation—no bonds are likely to be sold before September, and not more than half before January. The second year, the extra tax will be about 19 cents. For the next eight years it will approximate 20 cents, and thereafter it will decline.

IF YOU PAY TAXES ON \$1,000 WORTH OF PROPERTY, ASSESSED VALUATION, THE WHOLE BONDING SCHEME, FOR THE ENTIRE PERIOD, CAN NOT COST YOU MORE THAN \$85.19.

This is an outside estimate, figured on a total assessed valuation of \$450,000,000. Everybody knows the total assessment will increase. If it increases in the future at the average rate of growth for the ten years previous to 1896 (five and one-half per cent) it will more than double before the bonds have run twenty years. The increase in the general assessment reduces the share you will have to pay.

The cost to you will be distributed over a period of forty-eight years.

Not only will redemption begin gradually, and for the smallest items first, but interest payments will begin only as the bonds are sold and they will not be sold except in the amounts needed, and as called for by charges for the work.

Auxiliary High-Pressure System for Fire Protection.

If you pay taxes on \$1,000 worth of property you would pay out for the fire protection project, in 48 years, only \$27.73, even if the general assessment never increased. You know it will increase rapidly, and your share will grow less. **If all bonds for this purpose were sold at once, you would only have to pay fifty-seven cents and seven mills a year until redemption began.** In the eighth year it would cost you eighty-six cents and six mills. Thereafter, the taxes for this purpose would decline as the partial payments were made. The average yearly increased tax would be \$.577. Growth of the general assessment will lower even these figures.

Cost of a Good Sewer System.

For the sewer project you would pay at the outside, on \$1,000 worth of property, forty-four cents and four mills a year, for

interest, until the seventh year, when redemption would begin. You would pay in that year sixty-six cents and six mills, which would be the maximum for this purpose. The total cost of sewers to you, in 47 years, would not exceed \$20.88 on the thousand.

Extra Tax for Schools.

For schools you would be charged at first sixty-eight cents and nine mills. In the sixth year the first installment would raise this to a dollar, and thenceforth it would decrease. In 31 years it would stop entirely. Altogether you would pay, at the outside, for schools, \$21.38 on the thousand in 31 years.

What Hospital Buildings Would Cost You.

To provide this city with decent hospital buildings you would pay, on \$1,000 worth of property, thirty-one cents and one mill for five years, then forty-four cents and four mills, decreasing for twenty-five years, when the tax for this item would cease. The largest possible cost to you, on \$1,000, for a hospital would be \$7.77 in twenty-five years.

The Hall of Justice, and County Jail.

The restored Hall of Justice would cost you, at the outside, fifteen cents and seven mills for four years, then twenty-two cents and two mills, declining for twenty-four years. In the course of twenty-four years it would not cost you more than \$3.77 on the thousand.

The Garbage Plant.

To collect and dispose of garbage properly, which will help prevent epidemics, probably save thousands of lives, and give the City a reputation for cleanliness and health second to none in the world, would cost you, at the outside, on \$1,000 worth of property, \$3.66. The payments would be distributed over a period of twenty-three years: the first cost to you would be fifteen cents and nine mills per year, and the charge cannot rise above twenty-two cents and two mills for any one year.

Probably not more than half the bonds will be sold the first year. This cuts down the figures for the first year's extra tax.

The public will note that there are no bonds included in the contemplated bond issue for street paving. This does not mean that there will be no street paving done. On the contrary, the Supervisors intend to make a large appropriation in the budget of the next tax levy for repaving streets. This will enable the work to be done immediately, whereas, if bonds were issued for this purpose the work would be delayed for many months, perhaps, until the bonds were sold.

Moreover, on account of the disturbance of the streets in the downtown district, during the next two years, for the purpose of laying pipes and conduits, and making house connections, the pavements will be continually torn up. This would greatly injure the life of a permanent pavement. For this reason, it is intended to lay temporary pavements on many of the streets, which will answer fairly well for several years, by which time the building rush will be practically over, and bonds can then be issued for permanent paving.

The project for fire protection is the most practical and complete ever proposed in this City. It has the unqualified indorsement of the Merchants' Association, the local underwriters, and of W. C. Robinson, chief engineer of the National Board of Underwriters. In addition to furnishing the most effective protection to the downtown district, and thus removing from the trade of the City a heavy tax in the shape of high insurance rates to cover the present risk, it will release many of the downtown engines for the protection of the outlying districts, and it will enable our merchants to obtain proper amounts of insurance, which most of them have been unable to do since the fire.

Mr. Bernard Faymonville, vice-president of the Fireman's Fund Insurance Company, and a former supervisor of this City and County, estimates that the whole cost of the proposed fire protection system will be saved to the people of San Francisco, in the form of reductions in insurance rates, within six years from the time the plant is put into operation.

GO TO THE POLLS ON MAY 11 AND VOTE FOR THESE BONDS—ALL OF THEM. DON'T LEAVE IT TO YOUR NEIGHBOR—HE MAY FORGET.

SUPERVISORS APPEAL TO THE VOTERS

City Fathers Outline the History and Present Condition of the Bond Issue of 1903, and Urge All Citizens to Vote upon the Proposed Issue of 1908

SPECIAL REQUEST TO VOTERS. As the law requires that two-thirds of all the votes cast **AT THE ELECTION** shall be in favor of a proposition to issue bonds, in order to authorize their issuance, all voters are requested to **VOTE ON ALL PROPOSITIONS**. A failure to vote on any proposition is, in effect, the same as a vote against it. Do not, therefore, be indifferent. Investigate all the six propositions and vote on each one of them, according to your best judgment.—Board of Supervisors.

The Board of Supervisors has issued a statement on the proposed bond issue from which we reprint the following:
The Board of Supervisors has ordered a special bond election to be held on

MONDAY, MAY 11, 1908,
for the purpose of securing authority from the voters to issue bonds to the amount and purposes as follows:
For an auxiliary water system for fire protection\$ 5,200,000
For a sewer system..... 4,000,000
For school houses and lands..... 5,000,000
For hospitals 2,000,000
For Hall of Justice and County Jail.. 1,000,000
For garbage disposal plant..... 1,000,000

Total.....\$18,200,000
In September, 1903, the voters of the city authorized the issue of bonds for the following purposes, the improvements at that time being considered of great importance and necessity:

- (1) Hospital; (2) sewers; (3) school buildings; (4) streets; (5) Hall of Justice and County Jail; (6) library; (7) children's playgrounds; (8) Park and Presidio extension; (9) Mission Park.

The amount of these bonds authorized, the amount sold, the amount paid and to be paid July 1, 1908, and the amount outstanding after July 1, 1908, are shown in the following table:

Purpose of Bonds.	Amount Issue Authorized.	Amount Sold.	Amount		Amount Outstanding and Unpaid.
			Unsold.	Paid to July 1, 1908.	
Hospital	\$ 1,000,000	\$ 250,000	\$ 750,000	\$ 100,000	\$ 150,000
Sewers	7,248,000	724,800	6,523,200	724,800	None.
Schools	3,592,000	1,077,600	2,514,400	359,200	718,400
Streets	1,620,000	722,000	898,000	162,000	560,000
County Jail, etc.	696,000	278,400	417,600	69,600	208,800
Library	1,644,000	739,800	904,200	164,400	575,400
Play grounds	740,000	740,000	None.	74,000	666,000
Golden Gate Park and Presidio Extension.....	328,000	328,000	None.	32,800	295,200
Mission Park	292,000	292,000	None.	29,200	262,800
Total.....	\$17,160,000	\$ 5,152,600	\$12,007,400	\$ 1,716,000	\$ 3,436,600

The following table shows the amount received, the amount expended and authorized to be expended and the balance on hand of the above bond issue:

Purpose.	Amount Received From Sale of Bonds.	Amount Expended and Authorized to Be Expended.	Amount Unappropriated.
Hospital	\$ 250,000	\$ 1,350	\$248,650
Sewers	724,800	684,163	40,637
Schools	1,077,600	1,066,689	10,911
Streets	722,000	678,046	43,954
Hall of Justice.	278,400	130,459	147,941
Library	739,800	625,303	114,497
Play grounds ...	740,000	221,451	518,549
Golden Gate Park			
Extension.....	328,000	328,000	None.
Mission Park ..	292,000	291,660	340

It will be seen from the foregoing that only two of the projects provided for in the old bond issue have been executed, viz., Park extension and Mission Park. The other projects have been partially accomplished. The reason why all of the former bonds were not sold and the improvements then calculated upon were not made, is that the bonds bore interest at only three and one-half per cent a year and it has been impossible to sell them, and at the present time the outlook is such that it will be impossible to sell them for many years to come.

THE IMPROVEMENTS DEEMED SO NEC-

Name of Bonds	Amount.	Redemption to Com-mence in	Term of Bonds.	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	
Fire Protection...	\$ 5,200,000	8 years	40 years	\$260,000	\$260,000	\$260,000	\$ 260,000	\$ 260,000	\$ 260,000	\$ 260,000	\$ 130,000	\$ 130,000	Principal
Sewers	4,000,000	7 years	40 years	200,000	200,000	200,000	200,000	200,000	200,000	200,000	100,000	100,000	Interest
Schools	5,000,000	6 years	25 years	250,000	250,000	250,000	250,000	250,000	250,000	250,000	100,000	100,000	Principal
Hospital	2,000,000	5 years	20 years	100,000	100,000	100,000	100,000	100,000	100,000	100,000	50,000	50,000	Interest
Hall of Justice...	1,000,000	4 years	20 years	50,000	50,000	50,000	50,000	50,000	50,000	50,000	25,000	25,000	Principal
Garbage	1,000,000	3 years	20 years	50,000	50,000	50,000	50,000	50,000	50,000	50,000	25,000	25,000	Interest
Total.....	\$18,200,000			\$910,000	\$910,000	\$960,000	\$1,007,500	\$1,102,500	\$1,292,500	\$1,372,500	\$1,477,500	\$1,416,000	\$1,114,500

Thereafter decreasing in an amount of \$31,500 each year.

The above figures showing the amount to be paid the first year should properly be reduced to \$750,000, for it is not probable that more than one-half of the bonds will be sold before the first of January, 1909.

The rate of taxation to be levied the present year for the payment of interest (assuming that not more than one-half of the bonds authorized will be sold before January 1, 1909) will be approximately 15 cents on each \$100 assessed valuation, the second year it will be approximately 19 cents, and for the next eight years it will approximate 20 cents; thereafter it will decrease gradually.

The above figures are based on an estimated increase in the assessment roll of five and one-half per cent annually, which was the average increase for the ten years previous to 1906. This is a very conservative estimate.

The following is a statement concerning the several propositions submitted, taken from the reports of the Engineer's and Architect's Bureaus of the Board of Public Works:

Auxiliary Water System For Fire Protection

The past experience of San Francisco has demonstrated the need of better fire protection for the city. Modern building methods have produced the "sky-scraper" type of construction, which calls for advanced means for extinguishing fires.

The large cities throughout the world are supplementing their water supplies by "high pressure" systems designed specially to reduce the fire hazard. Insurance rates are, at present, very high and a burden is thus imposed upon all classes of business, and may be considered a handicap upon industry. In order to place our business interests upon an equal footing with those of other cities, a reduction of burdens must be sought. This can be brought about by reducing the fire hazard to the minimum and, correspondingly, a reduction of insurance rates. With this end in view the City's Engineers have designed what is said to be a more complete system of fire protection than has ever been installed in any city in the world.

Plenty of Reservoirs.

The plan as submitted provides for four res-

CESSARY FIVE YEARS AGO ARE MORE URGENT AND NECESSARY NOW.

In the proposed bond issue it will be noted that four of the six propositions to be voted upon cover the same projects for which bonds were authorized in 1903. In case the new bonds are issued the bonds previously authorized for the same purpose will be canceled to the amount of the authorized new issue, or will be entirely canceled in case the new issue exceeds the amount remaining unsold of the previous authorized issue.

It might be deemed wise to also cancel the other bonds outstanding in case it was necessary to extend the borrowing capacity of the municipality.

LIMIT OF INDEBTEDNESS.

The Charter of the City and County limits the bonded debt of the municipality to 15 per cent of its assessment roll. The assessment roll for the current year will probably be \$459,000,000 (last year it was \$429,000,000). Under this limitation the City could issue bonds to the amount of \$67,500,000. There will be outstanding after July 1, 1908, a debt of \$3,436,400. Adding this

ervoirs at different elevations, two on Twin Peaks, elevation 755 feet; one in the vicinity of Seventeenth and Ashbury Streets, elevation 499 feet; and one on Jones Street between Sacramento and Clay Streets, elevation 329 feet, the purpose being to differentiate the pressures accordingly as necessity demands. These reservoirs will be kept full of fresh water pumped from wells in the vicinity of Seventh and Harrison and Eighteenth and Shotwell Streets, where there is an abundant water supply. Each of these stations will have a pumping capacity of 1,050 gallons a minute. The pumps will be operated by electricity. These pumping stations and reservoirs combined will furnish a water supply in excess of any used for the extinguishment of any fire that has occurred in the City.

In addition to this there has been provided two emergency pumping stations for pumping salt water; one to be located in the neighborhood of North Beach and the other on the Bay Shore near Townsend street. Each station will ultimately have a pumping capacity of 16,000 gallons a minute.

Furthermore, two fire boats have been provided for the protection of the water front and shipping. They can supply 8000 gallons a minute against a pressure of 150 pounds per square inch, which can be delivered to a fire directly or pumped into the main distributing system. The amount of water that can thus be supplied by all the pumping stations will aggregate more than 40,000 gallons a minute which will exceed the capacity of sixty ordinary steam fire engines.

The system is so designed that in case of accident to any of the stations or section of the distributing system it may be cut out and the efficiency of the remainder of the system left unimpaired.

A Reliable System.

The distribution system will be constructed of special cast iron pipe with a view of withstanding heavy pressures, and of varying sizes, to meet the requirements of different sections of the city.

The area of the district to be protected by this section will aggregate about 5200 acres and may be generally described as that part of the water shed lying between the Potrero hills and the

to the proposed issue of \$18,200,000, the total debt would be \$21,636,400, leaving the City still capable of borrowing about \$46,000,000.

As the acquisition of a municipal water supply is being discussed by the public and seriously considered by the Board of Supervisors, it will be noted that the City has conserved an ample borrowing capacity to carry out such a project. The liability of the City to an increased burden by reason of the issuance of bonds for a water supply should not militate against the now proposed bond issue, for the reason that a water system would, in all probability supply its own revenue sufficient to pay interest and provide for the ultimate payment of the principal.

In the proposed bond issue it has been the aim of the Supervisors to make the burden as light as possible, especially during the next coming few years, when the people are endeavoring to rebuild the City and re-establish its business. We have therefore provided for the redemption of the bonds to be commenced during a succession of years, commencing in 1911, and the amounts to be paid for interest and principal are shown in the following table:

Golden Gate. It will include all of the present fire limits and the greater part of the district within which shingle roofs are prohibited.

In addition, plans have been made for the construction of a system of cisterns, 100 in number, to be located outside of the protected district, each cistern to have a capacity of 75,000 gallons.

As the installation of this system will render unnecessary the keeping of fire engines in the district thus protected, such fire engines can be stationed in the "outside" districts, thus giving needed protection therein, and which it is now impossible to do. In other words, **THE WHOLE CITY WILL HAVE ADEQUATE FIRE PROTECTION.**

The system promises economical operation and it is confidently prophesied that the saving to be effected in insurance rates will more than equal the amount to be paid by property owners for interest and principal of the bonds to be issued.

The Sewer System

This project is a resubmission of a similar project in 1903, at which time bonds were authorized for the construction of a sewer system to cost \$7,250,000. Of this sum \$724,800 has been realized from the sale of a part of the bond issue and this sum has been expended and a portion of the system constructed. All of the bonds sold will have been paid by July 1st of this year. It is possible to sell another million or so of these bonds during the next few years. It is proposed to cancel the remaining part of the issue.

The original plans, known as the "Grunsky Plans," have been modified in several respects and thus it has been considered that a new bond issue of only \$4,000,000 will install a very complete system and one that will meet all present requirements.

In making changes in the original plans, the idea has been kept in mind that every section of the city should have constructed for it a complete system of main sewers, and in carrying out this plan no favoritism has been shown to any particular district.

The points at which the sewage will be ultimately discharged are: (1) off Hunter's Point; (2) off the northerly termination of Dupont

street; (3) off the northerly termination of Pierce street; (4) off Mile Rock, northwest of Point Lobos. There will be a temporary outlet for the Visitacion Valley district near the county line, and another temporary outlet for the Richmond District near the southwestern boundary of the Presidio.

Outlying Districts Supplied.

Provision has thus been made for all of the so-called out-lying districts, viz: Visitacion Valley, Bay View, Ocean View, Ingleside, Sunset, Sunnyside, Islais Creek, Potrero, Richmond, as well as the "built up" portions of the city.

Before the actual carrying out of the entire project the Board proposes to consider all points involved, and so fast as it may have the power, will insist that the sewer system when constructed will be the best that engineering skill can devise and will, within the limits of the Charter, exercise its full power of direction over the proposed improvement to prevent possible error or injustice. The Board will, however, endeavor to see that all sections of the City are provided with a sewer system, and that at the earliest possible date.

We wish to assure the voters that the construction of a proper sewer system is a very pressing necessity, and can only be secured by a bond issue. Postponement means a continuing danger to the health of the City.

School Buildings.

This project is mainly a repetition of a similar one submitted in 1903, for which bonds to the amount of \$3,595,000 were authorized. About \$1,000,000 of the former issue has been sold and the money expended. To carry out the original designs for new school houses and to provide for the replacement of the buildings destroyed by fire (29 in number) the Board of Education estimated an expenditure of \$8,000,000. The Board of Supervisors concluded that at least \$5,000,000 of this sum was an immediate and pressing necessity, and consent of the voters is asked to bond to this amount.

This sum will, according to the report of the City Architect, provide for the construction of twelve "Class A" fire-proof buildings to be constructed in the fire limits; nineteen "Special Construction," i. e., frame buildings covered both on exterior and interior with sheet metal, metal lath, and cement or hard finish. Also, three "Class A" high school buildings and a "Class C" addition to the Mission High School. Also lands will be acquired for new sites and additions to present sites to cost \$595,000.

The schools provided for are named in the Architect's report as follows:

"Class A" Buildings.

Adams Grammar School.—12 class rooms. North side of Eddy Street between Van Ness Avenue and Polk Street. Estimated cost, \$120,000.

Denman Grammar School.—16 class rooms. North side of Page Street between Steiner and Pierce Streets. Estimated cost, \$160,000.

Franklin Grammar School.—12 class rooms. Eighth Street near Harrison Street. Estimated cost, \$120,000.

Hancock Grammar School.—16 class rooms. Filbert Street near Jones Street. Estimated cost, \$160,000.

Jean Parker Grammar School.—16 class rooms. Broadway between Powell and Mason Streets. Estimated cost, \$160,000.

John Sweet Grammar School.—12 class rooms. McAllister Street between Franklin and Gough Streets. Estimated cost, \$120,000.

Jefferson Primary School.—8 class rooms. Bryant Street between Sixth and Seventh Streets. Estimated cost, \$80,000.

Lincoln Grammar School.—12 class rooms. Harrison Street near Fourth Street. Estimated cost, \$120,000.

Oriental Public School.—8 class rooms. Clay Street and Powell. Estimated cost, \$80,000.

Mission Grammar School.—16 class rooms. Mission Street between Fifteenth and Sixteenth Streets. Estimated cost, \$160,000.

Irving Primary School.—8 class rooms. Broadway between Montgomery and Sansome Streets. Estimated cost, \$80,000.

Spring Valley Grammar School.—12 class rooms. Washington Street between Hyde and Larkin Streets. Estimated cost, \$120,000.

Special Construction Buildings.

Bryant Cosmopolitan Primary School.—16 class rooms. York Street between Twenty-second and Twenty-third. Estimated cost, \$100,000.

Clement Primary School.—12 class rooms. Day and Noe Streets. Estimated cost, \$80,000.

Cooper Primary School.—16 class rooms. Greenwich Street between Jones and Leavenworth Streets. Estimated cost \$100,000.

Peabody Primary School.—16 class rooms. Sixth Avenue near California Street. Estimated cost, \$100,000.

Holly Park Primary School.—16 class rooms. Holly Park Avenue between Highland Avenue and West Park. Estimated cost, \$100,000.

Madison Primary School.—12 class rooms. Clay Street between Walnut and Laurel Streets. Estimated cost, \$80,000.

Marshall Primary School.—16 class rooms. Nineteenth Street between Valencia and Guerrero Streets. Estimated cost, \$100,000.

McKinley Primary School.—16 class rooms. Fourteenth and Castro Streets. Estimated cost, \$100,000.

Sheridan Primary School.—16 class rooms. Minerva Street near Plymouth Avenue. Estimated cost, \$100,000.

South End Primary School.—16 class rooms. Burrow Street between Berlin and Girard Streets. Estimated cost, \$100,000.

Grattan Primary School.—16 class rooms. Alhambra Street near Grattan Street. Estimated cost, \$100,000.

Sutro Grammar School.—16 class rooms. Twelfth Avenue between Clement and California Streets. Estimated cost, \$100,000.

West End Primary School.—12 class rooms. Mission Street between Naglee and Worden Streets. Estimated cost, \$75,000.

Lakeview Primary School.—16 class rooms. On block bounded by Plymouth and Grafton Streets, Golden Gate and Holloway Avenues. Estimated cost, \$100,000.

Jackson Primary School.—16 class rooms. North of Panhandle between Stanyan and Baker Streets. Estimated cost, \$100,000.

Cleveland Primary School.—12 class rooms. Block bounded by Persia, Brazil, Athens and Moscow Streets. Estimated cost, \$75,000.

Starr King Primary School.—16 class rooms. San Bruno Avenue near Twenty-fifth Street. Estimated cost, \$75,000.

F. J. McCoppin Primary School.—16 class rooms. Sixth Avenue between B and C Streets. Estimated cost, \$100,000.

Class "A" High School Buildings.

Girls' High School.—20 class rooms. Scott Street between O'Farrell and Geary Streets. Estimated cost, \$450,000.

Lowell High School.—20 class rooms. Octavia Street between Bush and Sutter Streets. Estimated cost, \$450,000.

Commercial High School.—20 class rooms. Grove Street between Larkin and Polk Streets. Estimated cost, \$190,000.

Addition to Mission High School.—Church Street between Dorland and Eighteenth Streets. Estimated cost, \$150,000.

But the voters should be informed that the foregoing list is not to be considered as an absolute determination of the particular buildings to be constructed. Changing conditions may demand corresponding changes in the plan above stated.

Hospital Buildings.

Since the authorization in 1903 of a bond issue of \$1,000,000 for a hospital, conditions respecting the care of patients and the treatment of disease have been changed, and the requirements of the City in this respect have been enlarged. The former issue provided for the construction of the hospital on the Alms House site, and bonds to the amount of \$250,000 were sold for this purpose. This sum the Supervisors have determined to be immediately expended in the construction of a

building. This will be used temporarily so far as its capacity will admit; later it may be used for mild chronic cases, or as an adjunct to the Alms House (the main Alms House building having been recently destroyed by fire).

The old City and County Hospital has been destroyed as being unsanitary, and at present the City has no public hospital.

In the treatment of disease, medical experts declare that patients suffering from tuberculosis and infectious and contagious diseases should be segregated. The plans for hospitals, therefore, contemplate a main building for acute and surgical cases, a group of buildings for tuberculosis patients and another group for those suffering from mild contagious diseases.

The main building will be six or seven stories high, have accommodations for 500 patients and will be a "Class A" structure. The detached buildings will be smaller but adequate for the purposes intended.

Two million dollars is said to be a very modest estimate of the cost of the proposed structures and the proper equipment of the same.

While the plans submitted call for the erection of the hospitals on the site of the former one, it should be understood that this plan is tentative only, and can be changed should a more favorable location be presented.

Hall of Justice and County Jail.

The Hall of Justice which was constructed about ten years ago, was destroyed in April, 1906, and it is necessary to replace it, together with the jail and additions contemplated by the bond issue of 1903. Nearly all of the additional lands necessary for this purpose have been acquired by the proceeds of the bonds sold from the aforesaid issue. It may be necessary to purchase a little more. The building to be constructed will be larger than the former building that was destroyed, and of more substantial construction. It will be of "Class A" and fire and earthquake proof. It will accommodate the Police Department, all of the Criminal Courts, the District Attorney, the Health Department, Emergency Hospital, and possibly some other departments. As the reconstruction of the City Hall is likely to be postponed for a short time at least, the necessity for the immediate construction of one substantial municipal building is imperative.

Garbage Disposal System.

The matter of the sanitary disposal of municipal waste is of serious consequence, and most of the cities of the civilized world have already provided themselves with modern institutions for this purpose. San Francisco is not up to date in this respect, and it is the desire of the present Board of Supervisors to provide a proper system for the disposal of garbage that will not be a menace to the public health nor an offense to the residents of any section of the City.

It may be necessary, in order to avoid complications that may arise from the exclusive franchise granted in 1896, to purchase the existing crematory. This has been appraised at \$385,000.

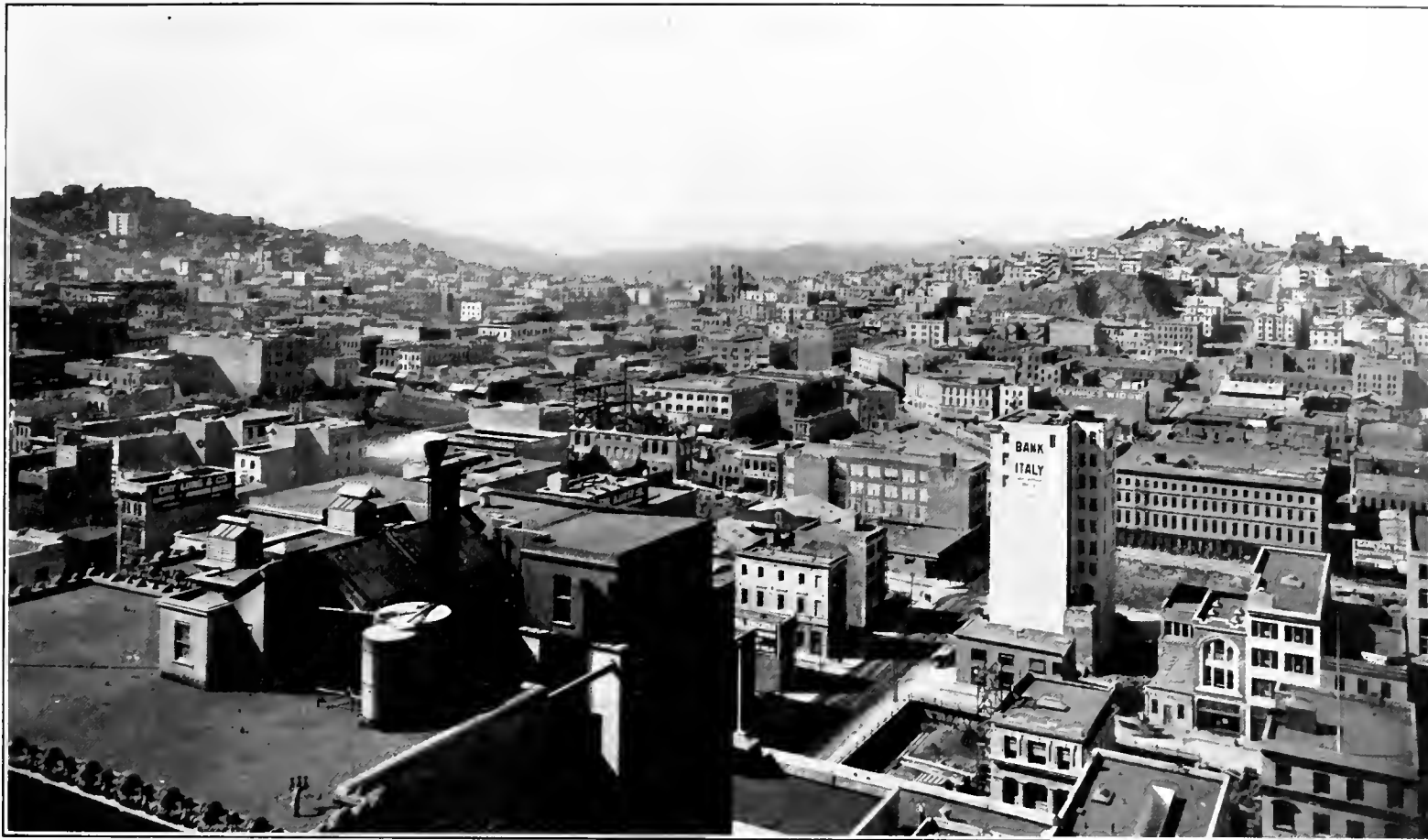
The Engineer's estimate of the cost of a plant to consume 700 tons a day is \$688,000, and of a plant to consume 250 tons a day is \$312,000; or \$1,000,000 for the two plants, which the City would require at once.

The cost of an outfit for the collection of garbage would cost \$250,000, but this has not been provided for in this bond issue.

Projects Postponed.

Several other projects were considered by the Board of Supervisors in connection with this bond issue, to wit: City Hall, Public Library, Street Improvements, Fire Department buildings, Street Widening, Parks and Play Grounds. It is intended that street improvements and Fire Department buildings shall be provided for in the tax levy for this year, as that method will secure more speedy results than can be had through the medium of a bond issue. The other projects will be further investigated and another bond issue will be proposed covering them as soon as financial conditions will permit the sale of bonds at a rate of interest that will not impose a heavy burden upon the taxpayers.

What Two Years' Time Has Done



LOOKING NORTH FROM THE MERCHANTS' EXCHANGE BUILDING
Two years ago this entire district was a mass of empty ruins

Photo by R. J. Waters & Co.

Heavy Increase in Building

Since the fire, and down to March 31, 1908, permits for the construction of buildings in San Francisco have aggregated \$100,978,534. The complete figures are as follows:

	Buildings.	Value.
Class "A".....	63	\$ 16,452,000.00
Class "B".....	93	7,118,183.00
Class "C".....	1,079	33,206,789.00
Frames	8,563	36,276,025.00
Alterations	4,076	7,925,537.00
	13,874	\$100,978,534.00

The total for February of this year was \$2,685,292, but for March the figures jumped to \$4,549,143. Here are the items:

	Buildings.	Value.
Class "A".....	1	\$2,500,000.00
Class "B".....		
Class "C".....	11	342,000.00
Frames	442	1,579,107.00
Alterations	225	128,036.00
	679	\$4,549,143.00

Registration Makes A Great Growth

The total new vote registered for the May primary up to the close of the Bureau of Elections at midnight of Wednesday, April 15, was 36,583. These figures go to new registrations alone, and it is estimated that there are also at least 50,000 duly qualified electors in the registrations of 1906 and 1907 who are entitled to vote at the primary of May 5 and the bond election of May 11. This would bring the total registration up to 86,583.

In the August primary of 1906, which fol-

WORK WELL DONE UNDER THE FORMER BOND ISSUE

Merchants' Association Has Watched Performance of All Contracts

The work done under the bond issue of 1903 has been closely supervised by the Merchants' Association's expert engineer, and has been, on the whole, satisfactorily performed. The public money has not been wasted, value has been received in every case, and the work is of a permanent character. For the month ending April 15, the Association's inspector reports as follows:

Drumm Street Sewer.

The Drumm street sewer was finished on March 21.

Mission Street Paving.

From Twentieth to Army. On this work the old paving blocks have been removed for several blocks, and part of the street has received its concrete base.

Ninth Street Sewer.

This new concrete sewer, between Bryant and Brannan, has made good progress. It replaces an old circular brick sewer that had been badly damaged.

Harrison Street Paving.

This work, from Fourth to Sixth, is nearing completion. Three hundred feet, in front of the Lincoln school, have been paved with asphalt.

Fourth Street Paving.

This job has made rapid and satisfactory progress. The blocks have been laid on the west side from Freelon to Howard streets.

Market Street Paving.

The completion of this job awaits the completion of the Luning and Crocker Estate buildings.

lowed the fire, all electors were required to register anew, but owing to the conditions that prevailed after the disaster and the exodus of citizens there were 20,026 names recorded for that preliminary election. Accepting 86,583 as the total present registration, the increase in the recorded vote over that of August, 1906, is 66,557.

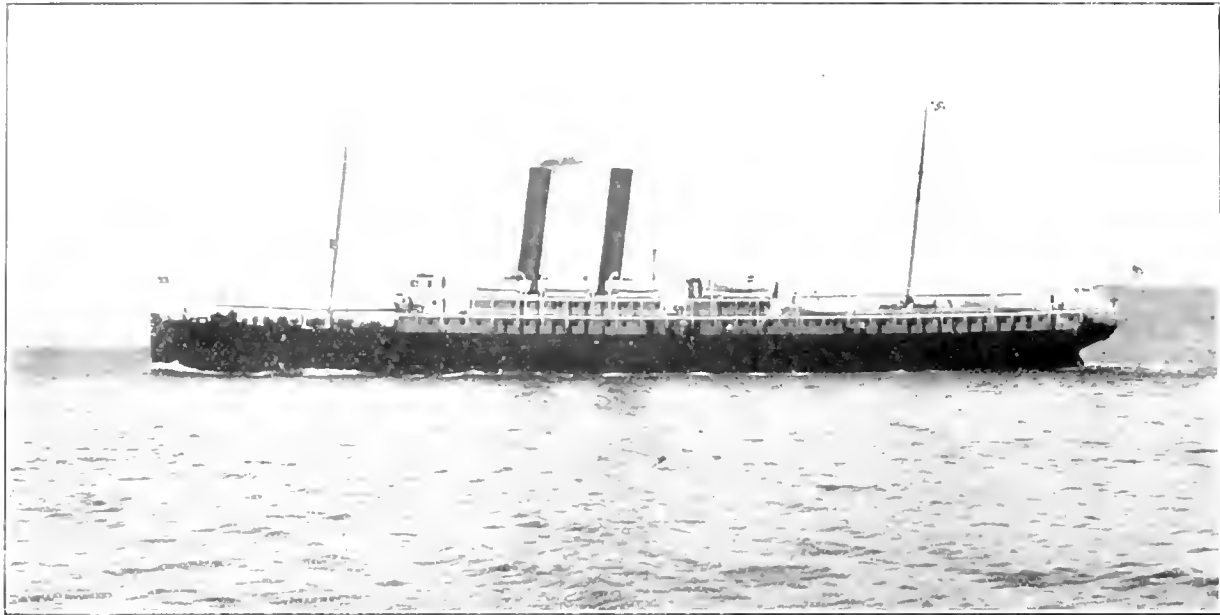
For the preliminary election of August, 1907, there were 60,469 registrations, or 26,114 less than at the close of the registration for the primary of May 5 next.

The total registration at the general election of November, 1907, was 77,601, or 8982

less than are now recorded. Estimating seven residents for each registered elector, which is not excessive in a city so cosmopolitan as San Francisco, the increase of population since November last has been 62,874.

Registration for the primary of August 11, at which delegates to State, district and judicial conventions will be elected, is now in progress and will continue until July 22, when it will be closed. All who have not registered during this year must register for that primary. The registration office is open daily for this purpose.—S. F. Chronicle.

ASSOCIATION OFFERS MEMBERS A CHANCE TO GREET THE FLEET



Twin Screw Steamer "Governor," Chartered by the Merchants' Association

The Merchants' Association has chartered the finest steamer available for an excursion to meet the fleet. She is the "Governor," belonging to the Pacific Coast Steamship Company, and the excursion on her should be the finest thing of the kind offered.

The "Governor" is a twin-screw boat with four decks, capable of carrying 1,500 passengers on the excursion. She is 416 feet 9

inches long, built mainly of steel, with a double bottom, and her dead weight cargo capacity is 3,036 tons.

The Merchants' Association will carry out the enterprise with the same efficiency that marks its execution of other semi-public functions. Tickets will be limited to members and their families, and can be obtained as applied for at the Association's offices until all are sold.

What Rats Have Cost the Produce District

In 1907, previous to the sanitary campaign in the produce district of San Francisco, rats were destroying property at the rate, approximately, of \$2500 a month, or \$30,000 a year. This is the estimate made for the Review by John G. Wetmore, chairman of the sanitary committee for the district. Mr. Wetmore says:

"This heavy damage is owing to the buildings being largely temporary, wooden structures with blind cellars and wooden sidewalks, where the rats bred and thrived unmolested until the present crusade for their extermination began."

The section comprises the nine blocks bounded by Clay, Front, Pacific and East streets, and is occupied by the wholesale fruit and produce merchants, the butter and egg dealers, poultry dealers, wholesale grocers, vegetable growers' market, and many dealers in meat. The saving effected by the destruction of rats is alone worth all the campaign will cost, not to speak of the sanitary advantages.

Before plague was traced to rats, Denmark had begun their extermination on a mere showing of the property they destroyed. All civilized countries will sooner or later find it worth while to follow suit.

Wants Commission to Reform Currency

As a result of long deliberation on the currency question, the directors of the Merchants' Association have adopted resolutions urging the appointment of a commission to submit a plan of currency reform to the next session of Congress. Three days after the Board reached this decision, Congressman Fowler introduced a bill for the same purpose, providing for a commission to consist of 43 members, eleven from the Senate, eleven from the House, and twenty-one private citizens, to study the entire question and bring in a plan for a permanent working system. On April 29 the House Committee on Banking and Currency voted to report the Fowler Commission bill favorably.

The Directors of the Merchants' Association were unalterably opposed to the Aldrich bill. Only a part of them favored the Fowler currency bill. The Board as a whole, although urged by eastern connections to favor the latter, declined to endorse any particular measure of permanent legislation, feeling that the pressure of an emergency did not offer the proper condition for deliberation on so serious a matter.

The San Francisco Real Estate Board would do well to attempt to secure the abolition of the existing legal restriction on the length of leases in California. San Francisco needs the 99-year leasing system and needs it quick.

BEAUTIFUL SILVER SERVICE FOR CRUISER "CALIFORNIA"



Part of the Gift of California to the Cruiser that Bears her Name

The silver service for the cruiser "California," as far as completed, will be exhibited at the store of Shreve & Co., from May 1 to 6. It will be a highly creditable display from an artistic standpoint, as the design is chaste and beautiful, and the workmanship

could not be excelled either in New York or Paris. The committee on the silver service has had a great deal to contend with and has labored arduously to bring its work to a satisfactory end. Business depression followed soon after it began its labors and has continued ever since.



SAN FRANCISCO'S TEMPORARY PUBLIC LIBRARY

This building represents the rehabilitation, temporarily, of San Francisco's most valuable municipal "public utility." It is equipped with fire-proof steel stacks and opened in March with a collection of 25,000 volumes.

TO THE MEMORY OF DIRECTOR GEORGE W. SPENCER

The Directors of the Merchants' Association have passed the following resolutions out of respect to the memory of Director George W. Spencer, who died April 2, 1908.

San Francisco, Cal., April 3, 1908.

WHEREAS, The Directors of the Merchants' Association of San Francisco have learned with deep sorrow of the sudden death of Director George W. Spencer; now, therefore, be it

RESOLVED, That the Directors hereby express their appreciation of the high standing in this community of their late fellow Director, of his devotion to the best interests of the city and the work of this Association, and of his pleasing social qualities and genial fellowship, which endeared him to all who knew him.

RESOLVED, That our sympathies be extended to the bereaved family of our late associate, and that a copy of these resolutions be sent to them.

RESOLVED, That these resolutions be spread on the minutes of the Board of Directors of the Association and published in the Merchants' Association Review.

WANTS THE SIDEWALKS CLEARED AND REPAIRED

Merchants' Association Makes Inspections and Asks Works Board to Enforce Ordinance

The Merchants' Association has undertaken, on its own account, a rigid inspection of sidewalk and street obstructions in the rebuilt district of the city, and has sent to the Board of Works detailed lists of such obstructions, and of frontages where sidewalks are still in defective and dangerous condition. The lists are too long to reprint here, but the letter of transmission is as follows:

San Francisco, Cal., April 16, 1908.

To the Honorable, the Board of Public Works,
City and County of San Francisco:

Gentlemen—The Merchants' Association has had an inspection made of the business district bounded by Market, Kearny and Broadway streets and submits herewith a list of places where there are no sidewalks or where the sidewalks are so out of repair as to be dangerous and an inconvenience to the public.

We respectfully ask that the ordinance recently passed, requiring all sidewalks out of repair in this district to be repaired or reconstructed before May 1, be enforced.

We also call attention to the great number of unnecessary obstructions on the roadway and sidewalks of the public streets in the shape of refuse material of various kinds in front of buildings in process of construction. This material consists of refuse lumber, dirt, old iron, etc., which is not being used in the building operations, and which has been deposited there and allowed to remain for days and often weeks without any regard to the inconvenience caused the public thereby.

We respectfully submit that the convenience of the public is of greater importance than that of the individual, and during the present period of reconstruction when so much sidewalk and roadway space must necessarily be taken up with building material actually being used in building construction, it is all the more important that the remaining space should not be unnecessarily obstructed with materials not being used.

In order to assist your honorable Board in remedying this condition, we had made yesterday a thorough examination of the obstructions on the streets in the district bounded by Market,

Kearny and Broadway, and submit herewith a list of the places where dead material, not being used for building construction, is obstructing the streets and sidewalks. Care has been used to report only such refuse material as seems not necessary to work under way and no complaint is made of real building materials in use or which apparently will be needed within a short time.

We respectfully ask your honorable Board to exercise the power vested in you and clear the streets and sidewalks of all such unnecessary obstructions.

We recommend that notice be served upon the various contractors or others responsible for such obstructions, to remove all such materials not actually being used in building, within forty-eight hours, under penalty, if this notice is not promptly obeyed, of having such material removed by the city's teams and the cost thereof paid out of the deposits made by them when given their permit to use a portion of the street.

We respectfully urge your early consideration in this matter and recommend that drastic action, if necessary, be taken to accomplish the desired end.

We are now making an inspection of the district south of Market Street, and shall furnish your honorable Board within a few days a list of sidewalks out of repair and refuse building material in that district. Very respectfully,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

Frank J. Symmes, President.

L. M. King, Secretary.

Organization is Growing

Twenty Members Added to the Association's Roll this Year

The following have been elected to membership in the Merchants' Association since January 1:

The City Commercial Co.....	Printers
418 Sansome	
Kahn & Feder.....	Real Estate
329 Kearny	
Max Solomon.....	Insecticides
2110 Bush	
Harry M. Sherman, M. D.....	Surgeon
2210 Jackson	
Sam Bernstein.....	Merchant Tailor
1138 Geary	
Doub & Co.....	Publishers
717 Market	
Kohlberg-Cassina Co.....	Printers
927 Golden Gate Ave.	
Standard Biscuit Co.....	Cracker Mfgs.
Pacific and Sansome	
Dr. J. F. Novitzky.....	Dentist
Sutter and Van Ness Ave.	
Bush & Lind.....	Gas and Elec. Fixtures
1134 Geary	
J. Downey Harvey.....	Individual member
52 Eleventh	
Barneson-Hibberd Co.....	Shipping & Com's'n
California and Front	
Jonas-Erlanger-Davis Co.....	Com's'n Merch'ts
Davis and Jackson	
George C. Salch Co.....	Manfctrs Agents
746 Mission	
Roethlisberger & Co.....	Wines and Liquors
Front and Clay	
E. E. George Shoe Co.....	Boots and Shoes
923 Mission	
Girvin-Marsh Co.....	Photo Supplies
710 Market	
Marks, Gilson and Adler.....	Real Estate
408 Kearny	
Rosenbaum Bros.....	Boots and Shoes
343 Kearny	
Frederick H. Meyer.....	Architect
Humboldt Bank Bldg.	

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

Frank J. Symmes (Thos. Day Co.)... President
 Andrew M. Davis (The Emporium)... First Vice-President
 Hartland Law (Fairmont Hotel)... Second Vice-President
 Byron Mauzy (B. Mauzy Piano Co.)... Treasurer
 Gustave Brenner... Gore Impr. Co.
 H. W. Postlethwaite... Holmes Lime Co.
 J. A. Eveleth... Eveleth-Nash Co.
 F. J. Koster... California Barrel Co.
 C. K. McIntosh... S. F. National Bank
 F. G. Sanborn, Bancroft, Whitney Co.
 Robert H. Swayne... Swayne & Hoyt
 A. H. Vail... Sanborn, Vail & Co.
 I. O. Upham... Isaac Upham Co.
 L. M. King... Secretary and Superintendent
 F. W. Smithson... Asst. Secretary
 Wright & Wright... Attorneys
 Frank M. Todd... Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

Hartland Law, Chairman.
 F. J. Koster, R. H. Swayne,
 David Bush.

PUBLICITY AND PROMOTION.

A. H. Vail, Chairman.
 I. O. Upham, J. A. Eveleth,
 H. W. Postlethwaite, F. G. Sanborn,

TRADE AND FINANCE.

A. M. Davis, Chairman.
 Byron Mauzy, C. K. McIntosh,
 Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
 F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

ACCOUNTANTS AND AUDITORS.

Crook Audit Co. 431 Monadnock Bldg.
 Atkinson, Thos. E. 320 Sansome
 Barrow, Wade Guthrie & Co. 787 Mkt.
 Cal. Society of Certified Public Accountants 787 Market
 Herrick, Lester & Herrick...
 Jansen, F. Bromley... Monadnock Bldg.
 Lomax, W. B. 400 Clayton
 McLaren, Goode & Co. 339 Montgomery
 Price, Waterhouse & Co. 528 Monadnock Bldg.
 Ruckstell, John R. Claus Spreckels Bldg.
 Rowe, C. V. 502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. 715 Market
 Cooper, F. J. West Mission & Brady
 Johnston-Dienstag Co. 34 Kearny
 Tuttle, Lauren T. 332 Delbert Bldg.
 Varney & Green... Stevenson and Clinton Park

ADVERTISING NOVELTIES.

Knapp, Wm. & Co. 809 Montgomery
 ANALYTICAL CHEMISTS.
 Curtis, J. M. & Son 108 Front

ARCHITECTS.

Barth, Hermann 641 Mission
 Burnham, D. H. & Co. Merchants Ex.
 Colley, C. J. 731 Monadnock Bldg.
 Curlett, William 1008 Mutual Sav. Bldg.
 Dutton, L. B. Chronicle Bldg.
 Holmes, Edward L. Chronicle Bldg.
 Leonard, Jos. A. 201 Euclid Ave.
 Maggs, Herbert B. 233 Sansome
 McDougall Bros. 755 Devisadero
 Menziesdorff, C. A. 446 Monadnock Bldg.
 Meyer, Frederick H. Humboldt Bldg.
 Meyers & Ward 1201 Kohl Bldg.
 Mooser, Wm. Union Trust Bldg.
 Paff, Chas. Merchants Exchange
 Pelton, John C. Russ Bldg.
 Reid Bros. Claus Spreckels Bldg.
 Stanhope, Leon E. Monadnock Bldg.
 Sutton, Albert Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzen, The Eugene Co. 16 First
 ARCHITECTURAL TERRA COTTA.
 Gladding, McBean & Co. Eddy & Hyde
 ART GLASS.
 California Art Glass B. & C. Works. 938 Howard

ART GOODS.

Gump, S. & G. Co. 1645 California
 Sanborn, Vail & Co. 847 Mission
 Schussler Bros. 1218 Sutter
 Vickery, Atkins & Torrey, 1744 Calif.
 Volz & Freese 947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co. 111 Fremont
 ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W. Manville Co. 127 New Montgomery
 ASSAYING.
 Weissbein Bros. 2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton Kohl Bldg.
 Bancroft, Philip Monadnock Bldg.
 Bartlett, Louis 1700 Call Bldg.
 Blakeman, T. Z. 1607 Gough
 Chamberlain, J. P. 378 Russ Bldg.
 Egenbaum, Sanford, Merch. Ex. Bldg.
 Frank, Nathan H. Mer. Ex. Building
 Heller, E. S. Union Trust Bldg.
 Houghton & Houghton 1748 Pine
 Humphrey, W. H. Union League Club
 Hutchinson & Hutchinson Call Bldg.
 Kellogg, Sheldon G. Crocker Bldg.
 Keyes, A. D. Monadnock Bldg.
 Kierulff, T. C. 621 Monadnock Bldg.
 Lake, Frederick B. 2008 Lyon
 McNab, Gavin Call Bldg.
 McCutcheon, Edw. J. Merchants Ex.
 Montague, H. B. 250 Montgomery
 Morrison, Cope & Brobeck... Crocker Bldg.
 Naylor, Chas. E. 324 Merchants Ex.
 Page, Chas. 2518 Pacific Ave.
 Palmer, Brooks 1535 Franklin
 Peixotto, Edgar D. Union Trust Bldg.
 Pillsbury, E. S. Kohl Bldg.
 Scheeline, S. C. 417 Montgomery
 Son, Chas. A. 837 Mission
 Smith, Sidney V. Merchants' Exchange
 Thomas, Gerstle, Frick & Beedy... 787 Market
 Van Fleet, W. C. 2319 California
 Wise, Otto Irving, Humboldt Bldg.
 Wolf, E. Myron 602 California
 Wright, Allen G. 1018 Mills Bldg.
 Wright, Geo. T. 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia
 Ordway, W. C. 6th & Yuma
 Spear, E. S. & Co. 24 Fell

AUTOMOBILES.

Leavitt, G. W. Co. Golden Gate & Hyde
 Pioneer Automobile Co. 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co. Sansome & Vallejo
 Plummer, W. A. 115 Drumm
 Schmidt, Johann 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
 Young & Swain Baking Co. 1433 Devisa

BANKS & BANKERS.

American National Bank... Merch. Ex.
 Anglo-Cal. Bank, Ltd. Pine & Sansome
 Anglo-Californian Bank, Ltd. Mission Branch, 2049 Mission
 Bank of California 422 California
 Bank of Italy 632 Montgomery
 California Safe Deposit & Trust Co. California & Montgomery
 California Safe Deposit & Trust Co. Mission Branch, 2572 Mission
 California Safe Deposit & Trust Co. Uptown Branch, 1740 Fillmore
 Canadian Bk. of Commerce, Cal. & S'some
 Central Trust Company 42 Montgomery
 Citizens' State Bk. 1051 Monadnock Bldg.
 Crocker Nat. Bk. of S. F. Post & Market
 Donohoe-Kelly Banking Co. 109 Mtgy
 French Savings Bank 106 Sutter
 German S. & L. Society, 526 California
 Hibernia S. & L. Soc. McAllister & Jones
 Humboldt Savings Bank 626 Market
 International Bank'g Co. Mont & Cal
 Italian-American Bk. Montg. & Sacto.
 London, Paris and American Bank... Sansome & Sutter
 Market Street Bank, The 7th & Market
 Mechanics Savings Bank 143 Montg.
 Mercantile Trust Co. of S. F. 464 Cal.
 Meyer, Daniel Pine & Sansome
 Mission Bank, The 16th & Julian Ave.
 Mission Savings Bank 2631 Mission
 Mutual Savings Bk. of S. F. 708 Mkt
 National Bank of the Pacific Call Bldg.
 Renters Loan & Trust Co. 131 Hayes
 Russo-Chinese Bank 417 Montgomery
 Rollins, E. H. & Son Kohl Bldg.
 Savings and Loan Society 101 Montg.
 San Francisco National Bank... Merchants' Exchange Bldg.
 S. F. Savings Union Montg. & Cal.
 Seaboard Bank 24 Market
 Security Savings Bank 316 Montgomery
 Swiss-American Bank 1432 Fillmore
 U. S. National Bk. Bush & Fillmore
 Union State Bank Van Ness & Fulton
 Wells-Fargo-Nevada National Bank of San Francisco Union Trust Bldg.
 Western National Bank of San Francisco Powell & Market
 Yokohama-Specie Bank 515 Montgomery

BARBERS.

Greenberg, F. L. 320 Montgomery
 BARBERS' SUPPLIES.
 Deckelmann Bros. 162 Turk

BAZAARS.

Charlton, E. P. & Co. 1317 Fillmore
 BEER BOTTLERS.
 California Bottling Co. 1255 Harrison
 Enterprise Bottling Co. 2745 16th
 Fredericksburg Bot. Co. 18th & Ala.
 Rapp, John & Son Eighth & Townsend

BELTING-LEATHER.

Cook, H. N. Belting Co. 26 Fremont
 Heins, Alex. Belting Co. 2413 Harrison

BICYCLES.

Lee, W. E. 504 Stanyan
 BOILER WORKS.
 Eureka Boiler Works 57-59 Mission
 Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works 133 Howard
 BOOK BINDERS.
 Hicks-Judd Co. The 270 Valencia
 Malloye, F. Co. 1132 Mission
 Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
 Elder, Paul Van Ness Ave. & Bush
 Hanak & Hargens Lick Bldg.
 Robertson, A. M. 1539 Van Ness Ave.
 San Francisco News Co. 747 Howard
 Whitaker & Ray Co. 141 Grove

BOOTS AND SHOES.

Brockton Shoe Co. The 1025 Fillmore
 Buckingham & Hecht Valencia & 26th
 Cahn, Nickelsburg & Co. 851 Folsom
 Heim, F. L. 1556 Fillmore
 Koenig Shoe Co. The 1541 Van Ness
 Kutz, G. M. Co. 18th & Bryant
 Mauzy & Reid Co. Mission near 2d
 Nolan-Earl Shoe Co. 727 Mission
 Philadelphia Shoe Co. Geary & Fillmore
 Rosenthal's, Inc. O'Farrell & Fillmore
 Somner & Kaufman 1430 Van Ness Ave.
 Sullivan Shoe Co. 1184 Market
 United Workingmen's Boot & Shoe Co. 25th & Bartlett
 Williams-Marvin Co. 660-664 Howard
 Wolf, H. & Bro. Fillmore near Geary
 Young, Geo. H. Inc. 207 Second

BOX FACTORIES.

Korbel Box Factory 2014 Bryant

BREWERIES.

Burnell & Co. 1009 Golden Gate Ave.
 Hibernia Brewery 1241 Howard
 Lochbaum & Co. A. H. 125 King
 National Brewing Co. 762 Fulton
 Union Brewing & Malting Co. Eighteenth & Florida
 Wunder Brew. Co. Scott & Greenlich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co. Sact. nr. Kearny
 BRICK MANUFACTURERS.
 California Brick & Clay Mfg. Co. 10 Third St.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co. Monadnock Bldg.
 Swayne, Hoyt & Co. 412 Battery

BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co. 407 Washington
 Hohweiser, C. & Co. 511 Wash.
 Mayhew, F. E. & Co. Battery & Wash.
 Mattoon & Co. 516 Battery
 Reed, George W. 511 Washington
 Swayne, Hoyt & Co. 412 Battery

BROKERS-DRUG.

Serwe & Prien Co. 1st and Mission
 BROKERS-MERCHANDISE AND GENERAL.
 Booth, F. E. 91 Drumm
 DuVal, W. M. & Co. Monadnock Bldg.
 Maillard & Schmeidell Sac. & Front
 Page Bros. 414 Montgomery
 Stone, B. F., Jr. & Co. 90 Sacramento

BROKERS-STOCK, BOND, GRAIN AND OIL.

Ames, Worthington 502 California
 Barth, J. & Co. 480 California
 Doubleday, D. E. 129 Montgomery
 Girvin & Eyre Merchants Ex. Bldg.
 Goldman, Max 339 Bush
 Hopkins, J. P. 332 Bush
 Irvine, James 312 Oak
 Politzer, Alex. 1810 Fillmore
 Pollitz, Edw. & Co. 420 California
 Rehlfisch & Hochstadter 2669 California
 Sternberg, Frank R. 115-339 Bush
 Toplitz, Jos. B. 339 Bush

BROKERS-TICKET.

Ottlinger, A. Market and East
 BUILDING AND LOAN ASSOCIATIONS.
 Continental B. & L. Ass'n. 211 Church
 Pacific States Savings & Loan Company 569 California

BUILDING CONSTRUCTION.

Ferrolite Co. Chronicle Bldg.
 Lindgren-Hicks Co. Humboldt Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co. 1665 Mission
 Levy, Oscar S. 15 Second
 Waterhouse and Price 59 3d.
 Willkomm, A. Midway Bldg.

BUTCHERS.

Baccus, R. T. Haight & Shrader
 Bayle-Lacoste & Co. 11th & Market
 Clayburgh & George 333 Kearny
 Decourtioux, A. 11th & Market Sts
 Finke, Fred H. 10 East
 Herman, Benj. & Son Bush & Franklin
 Patek, F. & Co. 916 Larkin
 Roberts, W. F. 2849 California
 Schweitzer, J. & Co. 1412 Bush
 Taaffe, Wm. Vo Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co. 211 215 4th
 CAN MANUFACTURERS.
 American Can Co. 7th & Townsend

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
 Cal. Fruit Canniers' Ass'n. 120 Market
 Hunt Bros. Co. 112 Market
 Spanish American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. Berkeley

Borel, Ant. & Co. 480 California
 Brittan, N. J. San Carlos
 Center, John 2828 Sixteenth
 Dean, W. E. 818 Kohl Bldg.
 Delger, Edward F. Delger Bldg.
 Denman, James 3808 Clay
 Fontana, Mark J. 120 Market
 Hopkins, E. W. 354 Pine
 Levy, H. M. 1302 Post
 Moore, A. A., Jr. 15 Second
 Payot, Henry 918 Ellis
 Phelan, James D. Mutual Bank Bldg.
 Payne, Warren R. 140 Sutter
 Pope, Geo. A. 1014 Kohl Bldg.
 Schmidt, John A. 1101 O'Farrell
 Smith, F. M. Albany Block, Oakland
 Spreckels, Claus 105 Sansome
 Spring Val. Water Co. Snt. & Frank.
 Thomas, H. W. 268 Market
 Thompson, R. R. 417 Montgomery
 Upham, Isaac 104 Battery
 Whitney Estate Co. 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E. 710 Montgomery
 Murray, S. C. 1225 Fell
 Robinson & Gillespie 2447 Sutter

CARPETS.

Gullixson Bros. Inc. 2086 Market
 Hulse-Bradford Co. 986 Mission
 Kensington Carpet Co. 1638 Fillmore
 Walcom, Geo. Co. 637 Turk
 Walter, D. N. & E. Co. Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co. 911 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co. B'way & Polk
 United Carriage Co. Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co. 732 Brannan
 Larkins & Co. Guerrero bet. 14th & 15th
 Schindler, H. B. & Co. 172 Spear
 Studebaker Bros. Mfg. Co. 10th & Mk
 Wertsch, Wm. 24 Page
 Willey, Frank D. 69 Fell
 CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
 Thoms, J. W. 902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F. 38 Clementina
 National Cash Register Co. The 1058 Market Street
 Pacific Coast Cash Register Co. 1294 Market
 Union Cash Register Co. 529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con. 1024 Franklin

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 725 Howard

CHAMPAGNE.

Greenway, E. M. Kohl Bldg.
 Kessler, G. A. & Co. 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co. The 268 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E. 310 California
 Weule, Louis Company 106 Steuart

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co. Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 15 Powell
 Blaskower, M. & Co. 201 Montgomery
 Cahen, Sig. Lick Bldg.
 Ehrman Bros. & Co. 134 Front
 Gunst, M. A. & Co. California & Front
 Hauser, Edwin 402 Market
 Heyneman, Herman 325 Davis
 Judell, H. L. & Co. 1701 Buchanan
 Lane & Connelly 182 Townsend
 Ordenstein, Max 2131 Devisadero
 Plagemann, H. & Co. 403 Golden Gate
 Rinaldo Bros. Co. 1642 O'Farrell
 Schoenfeld, J. & Co. 516-518 Washington
 Willard Bros. 1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co. Battery & Commerce'l

CIRCULAR DISTRIBUTORS.

Weil, Wm. M. 27 Stevenson

CLOAK AND SUIT HOUSES.

Caillean, Armand, Inc. V. Ness & Cal.
 Gebhardt, C. & Co. 917 Van Ness Ave
 Golden Gate Cloak & Suit House... Market, near Jones

Gould, Sullivan & Co. 815 Van Ness
 Heilbronner, L. 923 Market
 Ransohoff, L. 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger 933 Post
 Atkins, Robert S. 168 Sutter
 Brown Bros. & Co. 1000 Van Ness Ave
 Carroll & Tilton Co. 1440 Fillmore
 Frank Bros. 1356 Fillmore
 Gildea, J. J. & Co. Grant Ave & Market
 Hastings Clothing Co. V. Ness & Pine
 Hirsch Bros. 2009 Fillmore
 Hoffman, Rothchild & Co. Golden Gate Ave. & Gough
 Keilus, Chas. & Co. Sutter & Fillmore

Lillienfeld, Alfred & Co...1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co...768 Mission
Neustadter Bros.115 Hayes
Pauson & Co.Van Ness & Post
Raphael's Inc.Fillmore & Geary
Roos Bros.O'Farrell & Fillmore
Straus, Louis.658 Mission

COAL DEALERS.
Allen, Charles R.Broadway, Oakland
Brooks, Peyton H.429 Twelfth, Oakland
Campbell, A. C.Second & Townsend
Easton Coal Co.131 Folsom
Fritch, George, Co.110 East
Greenberg, A. H.1409 Ellis
Lewald, Sanford G., Co.2036 O'Farrell
Morton, Thomas, & Son.600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John.1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
.....310 Montgomery Block
Stafford, W. G., & Co.214 East
Western Fuel Co.430 California

CODFISH DEALERS.
Alaska, Codfish Co.159 Sacramento
Atlantic Fish Co.423 Front
Union Fish Co.Hathaway's Wharf

COLLECTION AGENCIES.
Curtin, D. A.323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Allison, D. E. & Co.134 Washington
Armsby, J. K. & Co.627 Howard
Atchinson, B. M. & Co.2550 Sacramento
Biagi, D. & Co.388 Davis
Bodwell Produce Co.210 Washington
Boessnecker & Co.308 Washington
Botto, N. & Co.303 Washington
Butler, F. W. Co.419 Front
Caffrey, John.448 Battery
Campodonico & Burns.105 Wash.
Chauche & Bon.315 Battery
Collins, Thos. W. & Co.334 Larkin
Cutter, E. B. Co.608 Merchants Ex.
Dairymen's Union.108 Clay
Eveleth-Nash Co.422 Front
De Martini, John & Co.112 Wash.
De Pue, Edgar J.614 Merchants Ex.
Detels, M. P.California, nr Front
Dodge, Sweeney Co.22 Spear
Duffy, J. J. Co.109 Wash.
Dunbar, H. F.340 Drumm
Galli, A. Fruit Co.Davis & Washington
Garcia & Maggini.108-110 Washington
Getz Bros. & Co.Davis & Sacramento
Griffith-Durney & Co.208 Battery
Growers' Co-operative Agency.436 Front
Haight, Fred B. & Co.44 Clay
Hammer & Co.230 Clay
Hartter, L. Co.314 Davis
Higgins, Jas. Co.319 Drumm
Hilmer, Fred L. Co.28 Clay
Hulme & Hart.19th & Tennessee
Hyman Bros. Co.Kohl Bldg.
Ivancovich-Trobock & Bergen Co.
.....200 Washington
Jacobs & Malcolm.Drumm & Wash.
Jacobson, Reimers & Co.212 Clay
Jaudin, H. U. Co.225 Washington
Jonas, Erlanger, Davis Co.Davis & Jason
Kittie, H. de W.Union Trust Bldg.
Landsberger & Son.108 Front
Leist, C. J. & Co.2835 Washington
Lercari, C. J. & Co.128 Washington
Loalza, W. & Co.Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wash
Macpherson & Honrhan, Davis & Wash
Minaker & Welbanks, Inc.224 Drumm
Martens, Read & Co.104 Clay
Mitchell & Goodall.124-8 Washington
Montalegre & Co.Hansford Block
Morris Bros. Co.18 Drumm
Norton, Teller Co.176 Spear
Olese, G. B. & Co.434 Davis
Phillips, M. & Co.62 Pine
Portuguese Com. Co.429 Davis
Roussel & Davidson.59-63 Washington
Sanford Bros.430 Front
Scatena, L. & Co.104 Washington
Schultz-Hansen Co.330 Drumm
Schwartz Bros.701 Union Trust Bldg.
Sloss & Gerstle.Kohl Bldg.
Southern Pac. Mill. Co.930 Meht Ex
Von Husen & Co.400 Davis
Vanvalves, M. D.117 Washington
Welch & Co.244 California
Western Creameries Co.268 Market
Wetmore Bros.450 Front
Wolf, Wm. & Co.248 Mission
Wolf & Sons.Drumm & Jackson
Wolfen, Max & Co.421 Front

CONFECTIONERS.
Blum, S.California & Devisadero
Domartini, L. Supply Co.Front & Pine
Gruehagen Bros.1610 Van Ness Ave
Haas, Geo. & Son.1355 Fillmore
Hromada, Adolph & Co.1310 Folsom
Lechten Bros.1242 Devisadero
Maskey, Frank.Kearny, near Market
Rhine, Henry & Co.19th & Bryant
Roberts, Geo. F. & Bro.1536 Fillmore
Seld, J. & Co.312 Clementina
Townsend, W. S.1220 Valencia

CONTRACTORS AND BUILDERS.
Buckman, A. E.66 Post
Day's Sons, T. H.547 Monadnock Bld
Fahy, Richard.518 Noe
Gilbreth, Frank B.604 Mission
Hjnl, Jas. H.614 Sacramento
Keatinge, Richard & Sons.779 Market
Masow & Morrison, 899 Monadnock Bk
Sheehan, John R. & Co., Inc.771 Mkt
The Woodruff Co.Pine & Leidesdorf

COOPERS.
California Barrel Co.22nd & Illinois
Carl Cooperage Co.54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert & Cordes.379 Seventh

COOPERAGE STOCK.
Richards, J. W.2431 Channing B'k'ty
CORDAGE MANUFACTURERS.
Tubbs Cordage Co.Kohl Bldg

CORSET MANUFACTURERS
Locke, C. E., Mgr. Royal Worcester
Corset Co.728 Mission

COTTON GOODS.
California Cotton Mills Co.Oakland
CRACKER MANUFACTURERS.
American Biscuit Co.Bat. & Broadway
Pacific Coast Biscuit Co.Bat. & Valjo
Standard Biscuit Co.Pacific & Sansome

CROCKERY AND GLASSWARE.
Anglo-Am. C. & G. Co.10 Fremont
Barthold-Paulsen Co.1352 Polk
Cowen-Heineberg Co.527 Market
Nathan-Dohrmann Co.1518 Van Ness
Schloss Crockery Co.Folsom & Fifth
Sternheim, S. & Son.1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co.23 Market
Gray Bros.2nd & Mission

CURIO DEALERS.
Hettich, A. L. Co.508 Washington
DAIRY MACHINERY.
De Laval Dairy Supply Co.101 Drumm

DENTISTS.
Platt, Frank L. D. D. S.712 Steiner
Van Wyck, Crittenden, D. D. S.
.....1059 O'Farrell

DEPARTMENT STORES.
Emporium, The.Jest & Van Ness
Prager's.Market & Jones
DESKS AND OFFICE FURNITURE.
Craig Desk Co.16 Sutter
Fuller, Geo. H., Desk Co.659 Mission
Rucker Desk Co.737 Mission

DISPLAY FIXTURES.
Frankel Display Fix. Co.1034 Geary
DOORS AND WINDOWS.
California Door Co.24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Dray Co.926 Brannan
Cartwright Draying Co.1710 Harrison
Dore & Co.609 Seventh
Emmons, G. W.438 Market
Farnsworth & Ruggles.109 Davis
McNab & Smith.215 East
Overland Freight & Trans. Co.35 2nd
Pierce-Rodolph Storage Co.1450 Eddy
Rode, C. B. & Co.703 Davis
Strauss, K.713 Golden Gate Ave
Teele & Co.764 Clay
Western Trans. & Strge. Co.204 Clay
Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co.114 Battery
Griffin & Skelley Co.Franklin & Ellis
Guggenheim & Co.Sacto & Davis
Phoenix Packing Co.118 Davis
Rosenberg Bros. Co.2nd & Japan

DRUGGISTS.
Ayers, Edw. N.1108 Van Ness
Baer Drug Co.722 Market
Boericke & Runyon.1554 Van Ness Ave
Broemmel, J. G. B.2501 California
Clegg, Fred A.1542 California
Clinton, Dr. C. A.21st & Howard
Calegaris, J.Kearny & Pacific
Coffin-Redington Co.2d & Stevenson
Erlimbach, Martin.711 Third
Fauda, C. O.303 Montgomery Ave
Ferry Drug Co.20 Market
Gates, J. R. Co., Inc.113-115 Davis
Grazer's Pharmacy.501 Third Ave
Green, Frank T.500 Devisadero
Kelly, Frank S.2925 Pierce
Lainer, Rd. Drug Co.1260 McAllister
Langley & Michaels Co.34 First
Leipnitz Co., G.Sutter & Laguna
Lengfeld's Pharmacy.1804 Fillmore
Owl Drug Co.611 Mission
Prior's Pharmacy.234 San Jose Ave
Rockstroh, F. E.1044 Valencia
Rossi Drug Co.1900 Union
Ryan, D.3402 Mission
Schmidt, Val.Polk & Jackson
Schmidt, Edwin Val.Fillmore & Cal
Searby, W. M.723 Pacific Bldg.
Von Kraken, W. Esters.264 Bryant
Wakelee & Co.58 Market

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.962 Post
Bernstein, S. L.Radke Bldg
City of Paris.Van Ness & Washington
Clayburgh, L. J. & Co.1425 Bush
Crowley, J. B.Aronson Bldg.
Frohmman & Priester.2635 Mission
Graf, J. L. & Co.359 McAllister
Hale Bros. Inc.Sixth near Market
Jacobs, F. P. & Bro.1217 Geary
Kohlberg, M. S. & Co.435-7 Turk
Levy, Max.1140 Geary
Lippman Bros.22nd & Mission
Livingston Bros.Geary & Fillmore
Marcuse, M. & Co.37-39 Battery
Murphy, Grant & Co.Sansome & Mkt
Nathan, A.1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co.Van Ness & Pine
Samuels, D. Eace House Co.
.....Sutter & Van Ness
Schmidt, Ben. J. & Co.1017 Post
Schoenholz & Elsbach.2013 Fillmore
Semeria, Henry & Co.539 Eddy
Strauss, Greenberg & Sachs.
.....1241 Van Ness
Strauss, Levi & Co.Sixth & South
Thursbacher, B. E.16th & Folsom
Weill, Raphael & Co.Van Ness & Pine
Weinstock, Lubin & Co.Post & Filmr

DYEING AND CLEANING.
Thomas, The F. Thomas Dyeing &
Cleaning Works.27 Tenth
Hickman, Henry.3922 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business Co.McAllister & Polk
Raymond, W. H. V.2812 Clay
San Francisco Business College.
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co.837 Ellis
ELECTRICAL SUPPLIES AND CON-
STRUCTION COMPANIES.
Brooks-Follis Electric Corp.212 First

Century-Klein Electric Co.623 Sansome
Electric Appliance Co.726 Mission
Electric Railway & Manfr's Supply
Co.84-86, 2d St
Farnsworth Electrical Co.602 Howard
General Electric Co.Union Trust Bldg
Hetty Bros.326 Ellis
Holabird-Reynolds & Sayles Co.
.....527 Mission
Levy Electric Co.648 Sacramento
Shelby Electric Co.204 California
Summerhayes, W. R.Spear & Folsom
Ind. Electric Const. Co.381 Fulton
Westinghouse Electric Co.2nd and
Howard

ELECTRO-PLATERS.
Denniston's S. F. Plating Works.
.....1349-51 Mission
Golden West Plating Works.355 First
Merle, A. & Co.Bay & Stockton

ELEVATOR MANUFACTURERS.
Otis Elevator Co.Stockton & Beach
EMBROIDERIES AND LACES.
Levy, Jules & Bro.1124 Sutter

ENGINEERS, CIVIL.
Morser, E. J.847 Monadnock Bldg

ENGINEERS, MECHANICAL.
Wellington, Geo. J.Kohl Bldg.

ENGINEERS, STRUCTURAL.
Leonard, John B.623 Monadnock Bldg

ESSENTIAL OILS.
Boldemann, A. C. & Co.2624 Sutter
Lueders, Geo. & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.
American Import Co.16 First
Castle Bros.1444 O'Farrell
De Fremery, J. & Co.1305 Adeline Okd.
Jennings, R. P. Cal. Bldg. Union Sq.
North American Mercantile Co.
.....314 Brannan
Takemura, K. & Co.1174 Sutter
Maldonado & Co.Hansford Block
Vignier, A. & Co.613 Battery
Wieland Bros. Inc.309 Davis

FIREWORKS.
California Fire Works Co.219 Front

FLORISTS.
Boland, J. B. Co.47 Geary
Jacquemet, Jos. & Co.22d & Douglass
Mann, Alex. Jr. Co., Inc.1125 Polk
Sievers Floral Co.1670 California

FLOUR MILLS.
Sperry Flour Co.133 Spear
Stockton Milling Co.112 California

FOOD CEREALS.
Pacific Cereal Ass'n.Bay, nr. Mason

FORWARDING AGENTS.
Earl, D. W. & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.
Berta, A. Co.Market & Eleventh
Marchl, John.2029 Filbert
Omy & Goetting.Geary & Polk

FURNITURE.
Bateman, Wm.1913 Bryant
Breuner, John Co.1451 Van Ness
Cordes Furniture Co.1537 Bush
Bunster & Saxe.Eddy & Larkin
Eastern Outfitting Co.1970 Mission
Fredericks, J. Co.815 Ellis
Friedman, M. & Co.O'Farrell & Polk
Gullison Bros.2086 Market
Indianapolis Furniture Co.833 Mission
Kaskell Furniture Co.16th & Valencia
Kreiss, L. & Sons.1219 Post
Lavenson-Shiely Co.Webster & Haight
Moore, Harry J. Furn. Co.735 Eddy
Newman Bros. Co.2200 Mission
Plum, Chas. M. & Co.1632 California
Sloane, W. & J. Co.Sutter & Van Ness
Smith, A. B. Furn. Co.Turk & V. Ness
Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.
Johnson, Harry Co.Harrison & 16th
Wonscon Furniture Co.1537 Bush

FURS.
Gassner, Louis.1524 Bush
Liebes, H. & Co.1440 Van Ness Ave
Wallace, Robert.126 Geary

FUSE AND MATCH MANUFAC-
TURERS.
Independent Match Co.515 Market
Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.
California Gas Fixture Co.357 Ellis
Day, Thos. Co.725 Mission
Haskins, Arthur R., Inc.
.....1301 Broadway, Oakland
Pac. Coast Illuminating Co.6 O'Farl.
GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son.211-213 Main
GAS ENGINES AND SCALES.
Fairbanks-Morse Co.1st & Natoma
GAS GENERATORS.
Reichert, Theo.Fillmore & Bush
GAS METERS AND STOVES.
Pacific Meter Co.919 Monadnock Bldg
GAS REGULATORS.
Gas Consumers' Assn.345 Haight
GENERAL MERCHANDISE.
Schwabacher Bros.112 California

GLASS MANUFACTURERS.
Illinois Pacific Glass Co.15th & Folsom
Pacific Coast Glass Wks.7th & Irwin
Pacific Window Glass Co.1122 Market
United States Glass Co.271 Stevenson

GLOVES.
Moss, Geo. A.1520 Van Ness

GLUE MANUFACTURERS.
Burd, Wm. & Son.247 Pine
California Glue Works.Merch. Ex.
GRAIN AND BEAN DEALERS.
Barnard & Bunker.204 California
Whitaker, A. J.203 Clay

GRAVEL.
Bay Development Co.153 Berry
GRAPHOPHONES AND PHONO-
GRAPES.
Columbia Phonograph Co.526 McAlst

GROCERS.
City of Hamburg Co., Inc.118 Oregon
Claussen, C.771 Capp
Cluff, Wm. Co.Spear & Mission
Dannemark Bros.Haight & Scott
De Bernardi, D. & Co.15 Pacific
Foster, S. & Co.126 Beale
Gaw, H. & Co.126 Sixth
Getz, M. & Co.135-141 Main
Goldberg, Bowen & Co.1242 Van Ness
Levaggi, Granucci & Co., Inc.412 Front
Haas Bros.100 California
Hubrich, Carl A.301 Devisadero
Hollman, Henry.2805 Mission
Hooper & Jennings.462 Bryant
Irvine Bros.1588 Bush
Johnson Bros.Fillmore & Sacramento
Lennon, John A.918 Eddy
Meyer, A. & Co.136 Steuart
Newbauer, J. H. & Co.430 Fifth
Parks Bros & Co.372 Fifth
Peters Bros.901 Cole
Rathjen Bros.39 Stockton
Rothschild, John & Co.11 Spear
Smith's Cash Store.16 Steuart
Snook, James A. & Co.247 Davis
Stulz, Jos. A. Co.1931 Fillmore
Sussman, Wormser & Co.140 Spear
Tillman & Bendell.Front & Vallejo
West, Elliott & Gordon.500-504 Hayes
Wellman, Peck & Co.311-337 East
Wethered, Wm. Co.1967 Sutter

GUNS AND AMMUNITION
Bekeart, Phil B. Co.717 Market
Gocher Bros.513 Market
Shreve & Barber Co.1023 Market

HAMMAM BATHS.
Burns, Edw. F.815 Eddy

HARDWARE.
Arnold Hardware Co.1442 O'Farrell
Baker & Hamilton.119 Berry
Bennett Bros.541 Haight
Brittain & Co.Van Ness Ave & Turk
Brown, Chas. & Co.450 Van Ness
Brown, The Ralph Co.5th & Tehama
California Hdw & Cut. Co.812 V. Ness
Dean, S. J.1196 Market
Donnelly, W. J.11 Stockton
Dunham, Carrigan & Hayden.8th & Ks
Froelich, Christian.Pacific Union Club
Gregory Hdw. Co.615 Market
Holbrook, Merrill & Stetson.6 & Twms.
Ils, J. G. & Co.827 Mission
Jones, Ed.1182 Market
Marshall-Newell Supply Co.146 Strt
Montague, W. W. & Co.Turk & Polk
Olympic Arms Co.559 Van Ness
Pacific Hdw. & Steel Co.7th & Twmsd
Palace Hdw. Co.456 Golden Gate
Philpott, C. H.135 Fifth
Rosekrans, H. & Co.511 Sixth
Smith, Peter A.638 Fourth
Williams Hdw. & Stove Co.1525 Mkt
Vaut, E. D. Hardware Co.218 Market
Wright Hdw. Co.77 Third

HARNES AND SADDLERY.
California Vehicle & Harness Co.
.....Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co.307 Mkt

HAT MANUFACTURERS.
California Hat Co.1420 Howard
Trlest & Co.734-738 Mission

HATTERS.
Carroll, Paul T.706 Market
Collins, Chas. J.922 Market
Colman Co.343 Montgomery
Dillon, Tom.Van Ness Ave & McAllister
Fannin & Elmendorf.149 New Montg.
Fisher & Co.726 Market
Herrmann & Co.1440 Market
Kline, Louis & Co.1436-1438 Polk
Lundstrom, K. A.1178 Market
Meusdorffer, J. C. Sons.909 Fillmore

HAY AND GRAIN.
Anspacher Bros.1049 Mills Bldg.
Chase, W. W. & Co.1938 Market
Miller, W. A. & Co.268 Market
Scott & Mager.453 Berry
Somers & Co.Sixth & Irwin
Vermeil, J. L.3142 Mission

HORSE SHOEING.
Morrissey, Nicholas.460 Eighth
Odea, Martin.212 Locust Ave

HOTELS.
Hotel St. Francis.Geary & Powell
Johnson, M.Hotel Robins
Martin, H. G.156 Third
Palace Hotel Co.Fairmont Hotel
Phillips, H. B.Union Trust Bldg
Turpin, F. L.Cor Fourth & Howard
Von der Mehden, G. H.501 Eighth

HOUSEHOLD UTENS LS.
Wiester & Co.2973 Folsom

ICE DEALERS.
Consumers Ice Co.436 Eighth
Merchants Ice & Cold Storage Co.
.....Lombard & Sansome
National Ice & Cold Storage Co., The
.....268 Market
Union Merchants Ice Delivery Co.
.....735 Fourth

ICE CREAM DEALERS.
Parry, J. S.224 8th

ILLUSTRATORS.
O'Connor, Thos. E.Mutual Bank Bldg.

IMPORTERS.
American Mercantile Co.514 Battery
Cora, A.478 Jackson

INSECT EXTERMINATORS.
Insecticide Co., The.2110 Bush

INTERIOR DECORATORS.
Schastey & Vollmer.1930 Van Ness
United Studios.1415 Post

INSURANCE.
Abpel, H. C. Co.Union Trust Bldg
Bertheau, Caesar.213 Sansome
Boardman & Spencer.514 California
Brown, Edw. & Sons.108 Front
Christensen & Goodwin.55 Geary
Commercial Union Assurance Co., Ltd.
.....1359 Post
Connor, John.28 Steiner

Davis, J. B. F. & Son, Mont. & Sac'to
Dornin, John C., Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansm
Gutte & Frank, 114 Battery, Room 14
Herold, Rudolph Jr., 53 Post
Hilman, John R. & Son, 160 Sansome
Insurance Co. of N. A., 102 Battery
Kilgarif & Beaver, Post & Grant Av.
Landers, Wm. J., Pine & Sansome
Liverpool & London & Globe Ins. Co.,
422 California
London & Lancashire Fire Insurance
Co., 571 Sacramento
Manheim, Dibbern & Co., 453-455 Mtgy
Miller, T. L., Pine & Leidesdorff
Nason, Arthur G., Merchants' Exchange
New Zealand Insurance Co., 312 Cal.
Northwestern National Fire Ins. Co.,
1632 Franklin
Pacific Mutual Life Insurance Co., The
Post and Grant Av.
Pacific Surety Co., 326 Montgomery
Palache & Hewitt, 430 California
Parker, C. M. T., Main & Folsom
Perrin, Howard, 701 Monadnock Bldg
Potter, Edw. E., 320 Sansome
Preferred Accident Ins. Co., 704 Mkt
Queen Insurance Co., 122 Sansome
Royal Insurance Co., 122 Sansome
Rosenthal, Louis, 315 California
Sperling, Frank, 1306 Post
Stovel, C. J., 537 Sacramento
Travelers' Ins. Co., Monadnock Bldg.
Voss, Conrad & Co., 229 Monadnock Bldg
Waniorke, M., 122 Sansome
Watson, Taylor & Sperry, 213 Sansome
Watt, Rolla V., 122 Sansome
West Coast Life Ins. Co., 348 Pine
Whiteley, Henry M., 307 Merch. Ex.
Wilson, Horace, 407 Montgomery

INDIVIDUAL MEMBERS.
Benedict, C. S., Pine & Van Ness
Blair, R. K., 68 Fremont
Briggs, Arthur H.,
Treasurer, Fairmont Hotel
Briggs, H. E., Mgr. Viavi Co., 636 Pine
Burr, C. C., 1456 Filbert
Carpy, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium, Post and Van Ness
Folger, J. A., Howard and Spear
Greenebaum, E., Secretary City Ware-
house Co., Jackson & Battery
Greenebaum, M., Mcht. Mission bet. 3-4
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Harvey, J. Downey, 52 11th St.
Hornick, C. W., Gen. Mgr., S. E. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperage, 678 Monadnock Bldg.
Landsberger, Julius A., Chronicle Bldg.
McNicoll, A. L., Elev., Stocktn & Beach
Mackay, Clarence H., Bank Director,
New York
McCoy, H. J., Sec. Y. M. C. A., 141 Alpine
McCutcheon, Edw. J., 1860 Webster
Moore, S. I., Sec'y. the I. C. Moore
Estate Co., 1914 Devisadero
Painter, Edgar, J. B., Painter Estate,
Kohl Bldg.
Sherman, L. S., 1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers, Merchants' Exch. Bldg.
Symmes, Frank J., Merchant, 1046 Monadnock Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thompson, Beach, The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Upham, Isaac, Merchant, 104 Battery
Van Arsdale, W. W., Lumber Dealer,
2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Walker, David F., Bank Director,
California & Montgomery
Wright, F. V., 844 Taylor, Alameda

INVESTMENT SECURITIES.
Brown, Wilson & Co., Crocker Bldg.
IRON, ORNAMENTAL.
Sartorius Co., Fifteenth and Utah

IRON WORKS.
California Iron Yard, 417 Kohl Bldg
Fulton Iron Works, First & Market
Moore & Scott Iron Works,
Main & Howard
Morton & Hedley, 215 Harrison
Risdon Iron Works, 298 Steuart
Schrader, Otto, 1247 Harrison
Vulcan Iron Works, 604 Mission

IRON AND STEEL MERCHANTS.
Berger & Carter Co., 17th & Mississippi
Doble, Abner Co., Fremont & Howard
Taylor & Spottswood Co., 19th & Minn.
Woods & Huddart, 356 Market

IRON & STEEL SALES AGENTS.
Pike, C. W. Co., 9 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co., 1465 Polk
Solomon, C. Jr., 625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.
Hart, B. & Bro., 1120 Sutter
Mendelson Bros., 439 Turk

JEWELERS.
Abrams, Henry M. Co., 717 Market
Andrews, A., 909 Van Ness Ave
Baldwin Jewelry Co., 1261 Van Ness Ave
California Jewelry Co., 704 Market
Carrau & Green, 1510 Buchanan
Deremer & Co., 1341 Van Ness Ave
Diamond L'arlor Jew'ly Co., 1429 F'more
Dinkelspiel, J. S., 1021 Van Ness
Dorrance-Battin Co., Chronicle Bldg
Eisenberg, A. & Co., Post and Kearny
Glimmermann, W., 1532 Fillmore
Greenzweig, Geo. & Co., 2322 Cal.
Hall, A. I. & Son, 717 Market
Hammersmith & Co., 810 Van Ness Ave.
Heringh, Leo, 896 Steiner
Isaacs, Abe, 739 Van Ness Ave

Judis, Alphonse Co., 704 Market
Lehrberger, J. S. & Co., 704 Market
Mayer & Weinshenk, 717 Market
Nordman Bros., 717 Market
Radke & Co., Bush & Van Ness Ave
Schussler, M. & Co., 704 Market
Shreve & Co., Van Ness & Sacramento
Sorensen, James A. & Co., 715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.
Mathews, Roy P. Co., 717 Market
Muhs & Lochbaum Co., 1506 Sacramento

KNITTED GOODS.
Pfister, J. J. Knitting Co., 398 McAllister
Gautner & Mattern Co., Van Ness & Cal

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co., Cal. & V. Ness
Marks Bros., Eddy & Fillmore
Magnin, I. & Co., Van Ness & Austin Ave
Schwartz & Goodman, 1545 Fillmore
Paragon, The, Van Ness Ave & Post

LADIES' TAILORS.
Flamm, G., 2202 California
Gadner, A., 2378 Pine

LAMPS.
Boesch Lamp Co., 1135 Mission
Bauer Lamp & Reflector Co., 528 Gough

LAUNDRIES.
Domestic Laundry, 468 25th, Oakland
La Grande Laundry Co., 234 Twelfth
National Laundry Co., 3844 Eighteenth
San Francisco Laundry, 1408 Turk
United States Laundry, 1148 Harrison
White Star Laundry, 385 Eighth
Wormser, S. I., 317 Eighth

LAUNDRY MACHINERY.
Troy Laundry Mach. Co., 583 Mission

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co., 290 McAllister

LEAF TOBACCO DEALERS.
Goslinky & Co., 747 Sansome
Kohlberg & Co., 526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams, 431 Battery
Frank, S. H. & Co., 416 Battery
Wagner Leather Co., Sierra Bldg.
Harpham & Jansen, 524 Washington
Kauffman, Davidson & Semmel, 137 Clay

LIME AND CEMENT.
Cowell, Henry & Co., 15 East
Holmes Lime Co., 704 Market

LITHOGRAPHERS.
Britton & Rey, 555 Commercial
Galloway Lithograph Co., 1664 Howard
Roesech, Louis Co., Fifteenth & Mission
Schmidt Lithograph Co.,
Fifth & Adeline Sts., Oakland
Union Lithograph Co., 741 Harrison

LIVERY STABLES.
Christensen, E. C. & Son, 1210 Valencia
Clemens, C. J., 316 Fulton
Kelly, Thomas & Sons, Pine & Franklin
Pease, E. R., 1009 Valencia

LUMBER DEALERS.
Albion Lumber Co., 818 Crocker Bldg.
Blyth & Trott, Spear & Mission
Casper Lumber Co., 810 Kohl Bldg
Dodge, E. J. & Co., 405 Merch. Exch.
Dolbeer & Carson Co., Merchants Ex.
Excelsior Redwood Co., 4th & Channel
Ford, Chas. D. Co., Merchants Ex.
Grays Harbor Commercial Co.,
Foot of Third St
Greenwald, Otto H., 320 Sansome
Hammond Lumber Co., Mehts. Ex. Bldg.
Hihn, F. A. Co., Santa Cruz
Hobbs-Wall & Co., 633 Howard
Hooper, C. A. & Co., 32 Steuart
Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co., 20 Howard
Hume, G. W. Co., 268 Market
Jones Lumber Co., 548 Brannan
Jones, Hugh Lumber Co.,
Potrero Ave. & Twenty-second
Kruse, J. S., Twenty-third & Shotwell
Meyer, Adolph, 1510 Devisadero
Pacific Lumber Co., 172 East
Pope & Talbot, Foot of Third St
Renton, Holmes & Co., 116 Battery
Seymour & Elliot, 142 Townsend
Simpson Lumber Co., 24 Drumm
Slade, S. E. Lumber Co., 112 Market
Soule, John F., 58 Drumm
Tacoma Mill Co., 234 California
Templeman, Henry, 22 Market
Truckee Lumber Co., 1216 Flood Bldg
Union Lumber Co., Monadnock Bldg
Van Arsdale-Harris Lumber Co.,
Fifth & Brannan
Wendling, G. X., James Flood Bldg
Western Redwood Lumber Co., 268 Mkt

MACARONI MANUFACTURERS.
California Italian Paste Co., 956 Bryant
Podesta, L. R., 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.
Alexander-Yost Co., 1435 Pine
American Tool Works, 109 Mission
Boyle, Luey Co., 132 Monadnock Bldg
California Hydraulic Engineering Co.,
305 Market
California Tool Works, 143 Beale
Compressed Air Machinery Co.,
Jessie & Eckert
Cyclops Iron Works, 223 Main
Davis, Norris K. Machine Works,
Seventh & Harrison
Evans, C. H. & Co., 183 Fremont
Goldschmidt-Thornit Co., 432 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Richard & McCone, 461 Market
Henshaw, Bulkley Co., 219 Spear
Hewitt Machinery Co., 37 Second
Marwedel, C. W., 256 Ninth
Neese & Gottfried Co., 19th & Harrison
Moore, Chas. C. & Co., 63 First
Pacific Tool & Supply Co., 558 Folsom
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.

Sanitary Devices Manufacturing Co.,
24 Montgomery
Schilling, Adam & Sons, 211 Main
Union Iron Works, Potrero, S. F.
Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.
Bush & Mallet Co., 604 Turk
Mangrum & Otter, 561 Mission
Rigney, Thos. F., 2264 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co., 2386 Green
Bryte, Coates & Campbell Co.,
425 Monadnock Bldg
Cardinell-Vincent Co.,
520 San Pablo Ave., Oakland
Eberhard, Geo. F. Co., The,
330-332 Fremont
Fisher, Chas., 1680 Pine
French & Linforth, 1116 Bdw. Oakld
Hughson & Merten, 418 Market
Luscombe & Isaacs, 1415 Devisadero
McLeod Mercantile Co., 1018 Polk
Maydwell, C. A., 268 Market
Morgan & Allen Co., 717 Market
Pollak, Arnold, 114 Bush
Robinson Bros., Third & Mission
Sears, H. J., 88 Second
Sellman, Waters H., 2602 Filbert
Simonds, S. E. Co., 890B Eddy

MARBLE WORKS.
Musto, Jos. Sons-Keenan Co.,
535-565 North Point

MATTRESSES AND UPMOLSTERY.
Bernhard Mattress Co., 122 Utah
Continental Bedding Mfg. Co.,
219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M., 1529 Pine
Hoey, John, Rhode Island & Eighth
Klopstock Bros., 2257 Folsom
McRoskey, L. H., 780 Golden Gate Ave

MEN'S FURNISHING GOODS.
Berger, Nat., 1449 Fillmore
Berger, Sam., 1449 Fillmore
Bullock & Jones, Post and Kearny
Cluett, Peabody & Co., How'd & Hd. Ct.
Dorey & Cunningham, 11 Market
Greenebaum, Weil & Michels,
Mission bet. 3d & 4th
Hansen & Elrick, 1105 Fillmore
Rogerson, J. C., 3316 22nd
Toggerly, The, Van Ness & Ellis
Bernstein, Sam., 1138 Geary

MERCHANT TAILORS.
Growall, W. L. Co., 704 Market
Harshall, A., 321 Crocker Bldg
Jacobi, J. M. & Co., Sutter and Montg.
Lyons, Chas., 1472 Fillmore
McMahon, Keyer & Stelgier Bros.,
892 Van Ness Ave
Martin Bros., Humboldt Bk. Bldg.
Reid, J. & Son, 943 Van Ness
Rhenstrom, C. H., 2415 Fillmore
Steil, Henry Co., 642 Market
Valentine, R., 724 Market

METAL WORKS.
Finn, John Metal Works, 384 Second
Pacific Metal Works, 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.
Columbia Dairy, 231 Franklin
Jersey Farm Co., 3550 Nineteenth
Loewe, Wm. G., 624 Russia Ave
Riverdale Creamery, 1416 Devisadero
S. F. Cream Depot, Minna near 11th
Standard Milk Co., 3201 Sixteenth

MILLINERY.
Butler-Schultz Co., 957 Geary
Hinz & Landt, 975 Geary
Holm & Nathan, Bush & Polk
Muller & Raas Co., Polk & Bush
New York Millinery, 133 Van Ness
Spencer & Mitau, 1140 Van Ness Ave

MILLWRIGHTS.
Dibert Mfg. Co., 5th & Folsom

MINERAL WATERS.
Ring Bros., Nineteenth & Castro
Eggers, Chas. & Co., 118 Eureka
Shasta Water Co., 6th & Brannan
Wittler Medical Springs Co., 647 V. Ness

MINING COMPANIES.
Alaska Treadwell Mining Co., Mills Bldg.
Bourn, W. B., 2550 Webster
Ralston, W. C., 368 Bush

MINING MACHINERY.
Woodbury, Geo. E., 238 Townsend

NECKWEAR MANUFACTURERS.
California Neckwear Co., 1103 Sutter
Heineman, H. M., 1649 Bush
Samter, L. & Sons, 758 Mission

NEWS DEALERS.
Foster & Orear, Ferry Bldg

NOTARIES PUBLIC.
Levy, Eugene W., Russ Bldg.
Palmer, Sid S., 307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co., 837 Mission

NET DEALERS.
Sunset Nut Shelling Co., 427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.
Library Bureau, Inc., 860 Mission
Yawman & Erbe Mfg. Co., 42 Oak

OILS.
Deane, C. T., Union League Club
Porter, W. S., 2029 California
Standard Oil Co., 1160 Bdw. Oakland

OPTICIANS.
Bertling Optical Co., 1529 Bush
California Optical Co., 2109 Fillmore
Chinn-Beretta Optical Co., 1821 Fillmore
Hirsch & Kaiser, 218 Post
Kahn, Geo. H., 1232 Van Ness Ave
Kahn, Henry & Co., 1309 Van Ness Ave

OVERALLS.
Armer, A. M. & Co., 760 Mission

OYSTER DEALERS.
Darbee & Immel, 1886 Fillmore
Moraghan, M. B. Oyster Co., 380 Bran.
Morgan Oyster Co., The, 614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Assn., 74 Folsom

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.
Willits & Patterson, 85 Sacramento

PAINTS AND OILS.
Bass-Heuter Paint Co., 1532 Market
Cinch, C. G. & Co., 156 King
Fuller, W. P. & Co., Beale & Mission
Klatt-Hirsch & Co., 113 Front
Magner Bros., 419 Jackson
Nason, R. N. & Co., Utah & Fifteenth
Pacific Paint & Varnish Co., 549 Hwrd
Rea, L. A. & Co., 1228 Fillmore
Whittier-Coburn Co., 18 Sansome

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons, 729 Devisadero
Brace, N., 459 Valencia
Fraser, John P., 221 Fell
St. Denis, J. Co., 1457 Ellis
Swan, J. S., Jessie, near Fourth

PAPER, PAPER BAGS AND PAPER BOXES.
Cal. Paper & Board Mills, 414 Mont.
Cal. Paper Box Co., 3175 Sixteenth
Crown-Columbia Pulp & Paper Co.,
728 Montgomery
Fleishhacker, A. & Co., Grant Av. & Bush
Greater San Francisco Paper House,
915 Buchanan
Pacific Coast Paper Co., 545 Mission
Un. Bag & Paper Co., 1059 Frkin, Okld
Zellerbach, A. & Sons, Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo., 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co., 392 Church
Pawnee Indian Medicine Co., 2476 How'd
Law, Herbert E., Viavi Bldg., 636 Pine
Nat. Pharmacy Co., 957 Bdw., Oakland

PHOTOGRAPHERS.
Rushnell Photo Co., Turk & V. Ness
Cohl, Samuel, 591 Haight
Taber Photo Co., 1548 Page
Waters, R. J. & Co., 833 Ellis

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P., Chronicle Bldg.

PHYSICIANS AND SURGEONS.
Ballard, J. Stow, M. D., 3303 Clay
Bryant, Edgar R., M. D., 1944 Fillmore
Gibbons, Henry Jr., M. D., 350 Post
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D.,
Central Building, Polk & Sutter
Palmer, Geo. H., M. D., 2446 Jackson
Pischel, Kaspar, M. D., 1817 California
McNutt, W. F., M. D., 1800 O'Farrell
Regensburger, Martin, M. D., 3376 Clay
Rosenstirn, Julius, M. D., 1626 Sutter
Rosenthal, C. H., M. D., 636 Baker
Sherman, Harry M., 2210 Jackson
Vecki, Victor G., M. D., 1408 Geary
Ward, Jas. W., M. D., 1380 Sutter

PIANO AND ORGAN DEALERS.
Allen, Wilby B. Co., 1224 Van Ness
Bowers & Son, McAllister & Van Ness
Curtaz, Beni. & Son, 1615 Van Ness
Deitemeier Piano Co., 835 Valencia
Eilers Music Co., 1130 Van Ness Ave
Kohler & Chase, Sutter & Franklin
Mauzy, Byron, 1175 O'Farrell
Pierce, Walter S. & Co., 689 14th
Sherman-Clay Co., 1625 Van Ness

PICKLE MANUFACTURERS.
Fisher Packing Co., 720 Capp

PLUMBERS.
Ickelheimer Bros., 1115 Sutter
Murray Bros., 623 Sacramento
Snook, Wm. & Son, 602 Clay
Wilson, W. F. Co., 1177-1179 Turk
Wittmann, Lyman & Co., 315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.
Dalziel-Moller Co., 543 Mission
Tay, George H. Co., 19th & Minnesota

PORK PACKERS AND PROVISION DEALERS.
Armour & Co., Battery & Union
Cudahy Packing Co., Sacramento
Heineman & Stern, 1040 McAllister
Roth, Blum & Co., 50 California
South S. F. Packing & Pvn. Co.,
407 Front
Western Meat Co., 6th & Townsend
Wilfert Bros., 5 Taylor

POSTCARDS.
Weidner, Chas., 1639 Fillmore

POULTRY AND DAIRY PRODUCE.
Fodera, A., 318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard, 1119 Post

POWDER WORKS.
E. I. Du Pont de Nemours Powder Co.,
Box 29, Berkeley

PRESS CLIPPINGS.
Allen's Press Clipping Bureau, Kohl Bg

PRINTERS.
Athowe & Co., 1537 Ashby Ave., Brkly.
Barry, J. H. Co., 214 Leavenworth
Bent & Meyerderks, 20 Silver
Brunt, Walter N. Co., 391 Jessie
City Printing Co., 41 Fourth
Crackbon, F. A., 22 Leavenworth
Dempster Bros., 147 Minna
Freygang Printing Co., 1322 Howard
Gilmartin Co., The, 45 Ecker
Greater San Francisco Printing Co.,
14 Leavenworth
Kohlberg-Cassina Co., 967 Golden Gate
Monahan, John & Co., 311 Battery
Murdoch Press, 68 Fremont
Myssell-Rollins Bank Note Co., 22 Clay
Pacific Pig. & Eng. Co., 1578 Market
Partridge, John, 759 Fillmore
Pernau Publishing Co., 423 Hayes
Phillips & Van Orden Co., 1617 Mission
Spaulding-Grail Co., 912 Howard
Tibbetts, H. C., 1590 Geary
Torres, Jos. M., 534 Commercial

PRINTERS' INK.
Reed, Geo. Russell & Co.,
645-653 Battery

PRINTING MACHINERY.
Hadwen Swain Mfg. Co.....92 Seventh
PROPERTY OWNERS.
Crocker Estate Co.....Crocker Bldg.
Flood, James L.....James Flood Bldg
Hewes, D.....Orange, Cal
Holmes Investment Co., The.....
.....1045 Monadnock Bldg
Law, Hartland.....Fairmont Hotel
Mayre, Geo. T. Jr.....345 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....Santa Fe Office
Quinn, John E.....1221 Polk
Runyon, E. W.....515 Monadnock Bldg
Schussler, H.....1409 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin.....1026 Fillmore
Wilson, A. W.....1814 Gough
PUBLIC WEIGHTERS.
McKenna, Jas. F.....Third-St. Wharf
PUBLISHERS.
Commercial News Pub. Co.....1320 Pierce
Mitchell, Edw. H.....3363 Army
Mitchell, J. H.....2046 Center, Berkeley
Williams, E. C.....Sixteenth & Mission
PUMPING MACHINERY.
Byron Jackson Machine Works.....
.....Fremont & Mission
Dow, Geo. E. Pumping Engine Co.....
.....First & Howard
Platt Iron Works Co.....509 Market
Price, G. W. Pump Co.....23 Jessie
RATTAN WORKS.
Coulter's Rattan Works.....1429 Bush
REAL ESTATE DEALERS.
Abrahamson Bros. & Co.....1209 Sutter
American Real Estate Co.....636 Mkt
Armstrong-Quatman Co.....Russ Bldg.
Aronson Realty Co.....160 Sutter
Babin, Landry C. Co.....423 Kearney
Baldwin & Howell.....318 Kearny
Baldwin & Stetson.....1924 Post
Bancroft, Paul.....Chronicle Bldg.
Bew, Geo. E. & Co.....1124 Van Ness Ave
Boardman Bros. & Co.....508 California
Bonfield, Jeffress & Ryan.....49 Post
Bovee, Toy & Co.....111 Montgomery
Brandon, Julian R.....Cal & Fillmore
Browne, R. S. & Co.....45 Geary
Bull, Fred A.....331 Monadnock Bldg
Burnham & Marsh Co.....36 Kearny
Bush, David & Son.....217 Russ Bldg.
Clark, Curran.....Russ Bldg
Clark, John.....301 Crocker Bldg
Cline Bros.....255 Montgomery
Coffey, H. E.....1244 Masonic Ave
Cowden, J. B.....339 Montgomery
Cranston, Bulvel & Dwyer.....573 Cal.
Crim, W. H. & Co.....Monadnock Bldg
Dibert & White.....10 Third
Dunbar, F. A.....918 Monadnock Bldg
Easton, Wendell.....209 Monadnock Bldg
Ehrenfort, Wm.....801 Fillmore
Ferguson-Breuner Co.....251 Montg.
Fisher, Chas. W.....490 Haight
Giselman, Wm.....1300 Golden Gate Ave
Grady, John H.....3526 Twenty-fourth
Grothwell, L. & Co.....414 Kearny
Harrigan, Weidenmuller & Rosenstirn,
Inc.....345 Montgomery
Healy & Gillespie.....244 Church
Hendrickson, Wm. & Co.....1701 Gough
Hensley-Green Co.....35 Van Ness Ave
Heyman, Oscar & Bro.....113 Montg
Hoag & Lansdale.....243 Bush
Hooker & Lent.....49 Geary
Inverness Land & W. Co., Merch. Ex.
Jacques & Thaler.....255 Montgomery
Joost Sons & Co.....16th & Guerrero
Kahn & Feder.....329 Kearny
Kane & Co.....215 Montgomery
Keil Estate Co.....1209 Flood Bldg
Kendrick, Chas. H., Co.....1284 Market
Langrebe, McNevin & Jones.....
.....408 Kearney
Lehners, J. H.....417 Montgomery
Lichtenstein Bros. Co.....268 Market
Lyon & Hoag.....636 Market
Mackenzie & Underhill 106 Merch. Ex
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....22 Geary
Martin, Walter S.....Call Bldg
Marston, Frank W.....241 Sacramento
McElroy, R. D.....704 Market
McGaw, John & Co.....1109 Polk
McGerry, W. B. & Co.....41 Montgomery
McLeod Co., C. P., Inc.....2587 Mission
McMahon, Mabry.....412 Market
Middleton, John.....Pacific Bldg.
Mooser & St. Germain.....1354 Polk
McMahon, Mabry.....412 Market
McNeill, D. R. Realty Co.....
.....2004 Delaware, Berkeley
Nelson, Johnson & Co.....375 Bush
Norris-Haars Co.....810 Van Ness
Oliver, P. B.....104 Montgomery
Partridge, John.....383 Monadnock
Plunkett, Jas. J.....1443 Fillmore
Polito, John L.....2104 Market
Pon, Albert J.....1012 Fillmore
Powers, J. C. & Co.....761 Fillmore
Realty Syndicate 1218 Bdwy. Oakland
Rich, A. J. & Co.....Kearny & Post
Roberts, John W.....220 Sutter
Rucker, Jos. H. & Co.....49 Post
Russell, Chas. B.....222 Kohl Bldg
Sachs, Sanford.....2027 Sutter
Sage, O. G. & Co.....2004 Sutter
S. F. & Suburban Home Bldg. Society
.....201 Euclid Ave
Schroth Co., The.....1165 O'Farrell
Schmitz, L. A.....3321 Twenty-first
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....27 Montg.
Skelton, E. W.....311 Bush
Speck & Co.....54 Geary
Strassburger, I. & Co.....484 California
Stine, O. C.....636 Market
Strong, Belden & Farr.....45 Post
Twist, W. P.....1443 Fillmore
Umhsen, G. H. & Co.....20 Montgomery
Von Rhein Real Estate Co.....51 Geary

Wayman, Guy T.....517 Market
Weck, F. A. Realty Co.....Berkeley
Wehe, A. W.....301 Crocker Bldg.
Whittell, George Jr.....75 Sutter
Williams & Surryhne.....114 Sutter
Wolf & Hollman.....327 Kearny
REAL ESTATE AND INSURANCE.
Clarence M. Mann.....318-324 Kearney
Harrison, Wm. Greer Co. Bohemian Club
Wright & Greene.....332 Bush
RECREATION GROUNDS.
Herman, R.....Harbor View Park
REFINERIES.
Selby Smelting & Lead Works.....
.....Merchants' Exchange, 8th Floor
RESTAURANTS.
Ray State Restaurant.....29 Stockton
Blanco, A. B.....843 O'Farrell
Christensen, M. A. C.....870 Mission
Louis Fashion Restaurant, 22 Sansome
Galindo, F. B.....1018 Van Ness Ave
Kilborn & Hayden.....34 Market
Krone, F. W.....911 O'Farrell
Larsen, C. G.....50 Eddy
Louvre, The.....Fillmore & Eddy
Petersen, Jacob.....9 Market
Pouhan, G. & Co.....497 Golden Gate
Ravn & Karstensen.....131 Market
Swain Company.....1111 Post
Tait's.....Eddy & Van Ness Ave
Tchou, R. J.....1279 Webster St., Alameda
Tchou Tavern Co.....
Westerfeld, P. & Co.....1530 Haight
Zinkand, Chas. A.....San Rafael
RIGGERS.
Smith & Rice Co.....118 Howard
ROOFING AND BUILDING PAPER.
Paraffine Paint Co.....1039 Merch. Ex.
Pacific Refining & Roofing Co.....
.....379 Monadnock
RUBBER GOODS.
Bowers Rubber Works.....62 Sacramento
Goodyear Rubber Co.....573-579 Market
Gorham Rubber Co., Fremont nr. Mkt.
Winslow, C. R. & Co.....658 Howard
RUBBER STAMPS.
Patrick & Co.....126 Bush
RUBBER AND COFFEE GROWERS.
Hidalgo Plantation & Commercial Co.
.....Russ Bldg
La Zacualpa Rubber Plantation Co.....
.....Russ Bldg
RUG MANUFACTURERS.
California Rug Co.....3147 Lombard
SAFES.
Freeman, Brewster & McCabe.....
.....455 Golden Gate Ave.
Herring-Hall-Marvin Safe Co.....
.....1165 Mission
Hermann Safe Co., The.....120 Folsom
Parcells Safe Co.....577 Market
SAW WORKS.
California Saw Works.....721 Brannan
Simonds Mfg. Co.....368 Sixth, Oakland
SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....147 Grove
Weber, C. F. & Co.....1151 Polk
SCHOOL BOOK PUBLISHERS.
Doub. & Co.....717 Market
Ginn & Co.....717 Market
SCREEN WORKS.
Quick, John W.....1218 Haight
SEEDS AND GRAIN.
Bowen, E. J.....1944 Webster
SEEDS AND PRODUCE.
Volkman, Chas. M. & Co. S'some & B'way
SEED GROWERS.
Metson, W. H. & Co.....1101 Laguna
Morse, C. C. & Co.....48-56 Clay
SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Steiger Terra Cotta & Pottery Works
.....Eighteenth & Division
SEWING MACHINES.
Cohen's, I. S. Sons.....1616 O'Farrell
Evans, J. W.....1658 O'Farrell
Jackson, W. E.....414 Polk
Singer Mfg. Co.....17 Jones
White Sewing Machine Co. 1478 Market
Wilcox & Gibbs.....724 Turk
SHEET IRON AND PIPES.
Smith, Francis & Co.....61 Fremont
SHEET METAL WORKS.
Cronan, W.....19-23 City Hall Ave
Delang Bros.....70 Spear
Shields, Thos.....571 Mission
SHIP BUILDERS.
Boole, W. A. & Son, Inc.....46 Steuart
Pacific Shipyard & Ways Co.....
.....Alameda Point, 172 East
Turner, Matthew.....209 Steuart
Whelan, Jas. J.....110 Main
SHIP CHANDLERS.
Foard-Barstow Ship Chandlery Co.....
.....138 Steuart
Josselyn, G. M. & Co.....106 Main
Sellers, Madison & Co.....96 Market
Weeks-Howe-Emerson Co.....61 Market
SHIPPING AND COMMISSION.
Alexander & Baldwin.....426 California
American Trading Co. Monadnock Bldg
Balfour, Guthrie Co.....320 Sansome
Barneson, Hibberd Co., Cal. & Front
Bates & Chesebrough, Mer. Ex. Bldg.
Bowring & Co.....118 Battery
Dempster & Son, Merchants' Exchange
Gale Bros.....408 Davis
Grace, W. R. & Co.....612 California
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....213 Sansome
Lund, Henry & Co., Montgomery Block
Mitsui & Co.....Merchants' Exchange
Meyer, Wilson & Co.....426 California
Moore, Ferguson & Co., 690 Commer'l
Newhall, H. M. & Co.....114 Battery
Otis, McAllister & Co.....426 California
Parrott & Co.....204 California
Plummer, Geo. E. & Co.....54 Steuart
Port Costa Milling Co.....210 Battery
Spreckels, J. D. & Bros. Co.....58 Clay
Williams, Dimond & Co 426 California

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale
SHIRT MANUFACTURERS.
Eloesser-Heynemann Co.....77 Battery
Ulman, Selligsohn & Brown.....
.....Sixth & Eldorado
SHOE GOODS.
Dolliver Bros.....1560 Fifth, Oakland
SICK ROOM GOODS.
Goodban, F. E.....1305 Gough
SILK MANUFACTURERS.
Nonotuck Silk Co.....3164 Sixteenth
Carlson-Currier Co.....408 Polk
SILVERWARE.
Graves, W. E.....717 Market
SMOKERS' ARTICLES.
Heininger, C. P. & Co.....687 Guerrero
SOAP AND TALLOW MANUFACTURERS.
Fischbeck Soap Co., 17th & R. Island
Lillie, Chas., N. W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bros.....2714 Army
SODA MANUFACTURERS.
Horstmann, John & Co.....685 Bryant
SODA WATER APPARATUS AND SUPPLIES.
Becht, G. J. Co.....361 Ellis
SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co., Union & Octavia
SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....435 Washington
STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay
STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....1400 Fourth
Bonestell, Richardson & Co.....475 Sixth
Gen. Stationery & Sup. Co.....1186 Mkt
Crocker, H. S. Co.....517 Market
Dixon, Fish & Co.....205 California
Hill, Harley J.....32 Kearny
Schwabacher-Frey Stationery Co.....
.....42-44 Sutter
Standard Office Sup. Co.....603 Mont.
Upham, Isaac Co.....104 Battery
STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works.....17th & Capp
STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co.....
.....Jackson-St. Wharf
Capelle, Robert.....250 Powell
Cook, Thos. & Son.....32 Powell
Eduore Patrizi & Co.....23 Mont. Ave.
Fugazi, J. F.....628 Montgomery
Hamburg-American Line.....908 Market
Pacific Coast Steamship Co.....112 Market
Pacific Mail Steamship Co., Flood Bldg
Toyo Kisen Kaisha.....Flood Bldg.
Monticello Steamship Co., Ferry Bldg.
Northern Commercial Co. 320 Sansome
Occidental & Oriental S.S. Co., Flood B.
S. F. Dry Dock Co., Green-St. Wharf
Ship Owners' & Merchants' Tug Boat Co.
Zappettini & Perasso.....1 Mont. Av.
STEVEDORES.
Eschen & Minor.....46 Steuart
STORE AND OFFICE FIXTURES.
Fink & Schindler Co.....218 Thirteenth
Simmen, John.....70 Rausch
STOVE AND IRON FOUNDRIES.
Graham, James Mfg. Co.....27 Minna
Steiger & Kerr.....Eighteenth & Folsom
STRUCTURAL STEEL MANUFACTURERS.
Ralston Iron Works, 20th and Indiana
SURETY COMPANIES.
American Bonding Co., Fourth & Market
SURGICAL INSTRUMENTS.
Walters & Co.....1834 Geary
SURVEYING AND NAUTICAL INSTRUMENTS.
Leitz, The A. Co.....640 Commercial
SYRUPS.
Colonial Preserving Co.....3460 25th
Long Syrup Refining Co., 8th & Brann
Pacific Coast Syrup Co.....713 Sansome
TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co.....3rd & Mission
Baumgarten, J. & Co.....671 Golden Gate
Ford, C. W. R. & Co.....166 Sutter
Reiss Eros, Co.....1500 Post
TANNERS.
Eagle Tannery.....26th & San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....Sixth Ave. South, South S. F.
Norton Tanning Co.....310 Clay
TEAS, COFFEES AND SPICES.
Brandestein, M. J. & Co.....126 Mission
Caswell, Geo. W. & Co.....530 Folsom
Folger, J. A. & Co.....Howard & Spear
Grandjean, Henry.....359 2nd, Oakland
Guttard & Co., Inc.....Harrison & Ritch
Hills Bros.....645 Howard
Jones-Paddock Co.....228 Fremont
Schilling, A. & Co.....2d & Folsom
Thierbach, Chas. F. Co. 443-447 Battery
Tyler, S. H. & Son.....3d & Harrison
TELEPHONE AND TELEGRAPH COMPANIES.
Jaynes, Frank.....Pine and Montgomery
Pacific States Tel. & Tel. Co.....
.....New Montg & Howard
TENTS AND AWNINGS.
Ames-Harris-Neville Co.....607-609 Front
THEATERS.
Belasco & Meyer.....Sutter & Steiner
Orpheum Circuit Co., Ellis & Fillmore
THERMIT SUPPLIES.
Goldschmidt Thermit Co.....432 Folsom
TIMBER PRESERVING.
S. F. Timber Preserving Co. 15th & Ill.
TIN PLATE MANUFACTURERS.
Williams, J. B.....918 Crocker Bldg.
TITLE INSURANCE.
Cal. Title Insurance & Trust Co.....
.....Kohl Bldg
TOOLS STEEL.
Van Winkle, H. L.....776 Folsom
TOWEL COMPANIES.
Galland Mercantile Laundry 317 Eighth
S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.
Cal. Notion & Toy Co.....1600 Polk
Sadler & Co.....782 Mission
TRANSFER COMPANIES.
Union Transfer Co. Grant Av. nr. Geary
Wells-Fargo Express Co. 2d & Mission
TRUNKS.
Hirschfielder & Meaney.....20th & Florida
Malm, C. A. & Co.....1215 Sutter
Oppenheimer, James.....1197 Post
Pacific Trunk & Bag Co.....
.....Front & Commercial
TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
Bornemann, Geo. C. Co.....546 Market
Revalk, R. E. & Co.....432 Market
UNDERTAKERS.
Gray, N. & Co.....2198 Geary
Maas, H. F. Co.....1335 Golden Gate Ave
Truman, Chas. H. J.....1909 Mission
UNDERTAKERS' SUPPLIES.
Cal. Casket Co.....959 Mission
UNDERWEAR.
Deimel Linen Mesh System Co.....
.....1107 Van Ness Ave
UNIFORMS AND REGALIA.
Litchfield, J. M. & Co., 513 Golden Gate
Pasquale, B. & Co.....Turk & Webster
VALVES AND FAUCETS.
West Coast Safety Faucet Co.....
VARNISH MANUFACTURERS.
Berry Bros., Ltd.....568 Howard
WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....914 Folsom
WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co.....534 Howard
WALL PAPER AND MOLDINGS.
Quadd, John.....10th & Market
Tozer, L. & Son.....1527 Pine
Uhl Bros.....723 Market
WAREHOUSES.
De Pue, E. J.....Merchants' Ex. Bldg.
Granger's Business Ass'n.....Mer. Ex.
Haslett Warehouse Co. 105 Townsend
Lombard Warehouse Co.....204 Cal.
S. F. Warehouse Co.....35 Second
Schieck, John C.....21st & Indiana
South End Warehouse Co. 2d & T'send
WELL BORERS.
Lowe, J. W.....710 Fell
WELSBACH MANTELS AND SUPPLIES.
Welsbach Co.....357 McAllister
WINES AND LIQUORS.
Ahrens, Bullwinkel Co., 1st & Harrison
Arnold, B. & Co. Townsend & Stanford
Bibo, Sam & Co.....1213 Sutter
Braunschweiger Co.....
California Wine Ass'n.....2d & T'send
Cerruti Mercantile Co.....435 Washington
Chapman & Wilberforce, 705 Sansome
Chevalier, F. Co.....246-256 Mission
Crown Distilleries.....19 Minna
French-American Wine Co.....
.....1821 Harrison
Golden Eagle Dis. Co. 257 Devisadero
Gundlach Bundschu Wine Co. 2020 Pine
Grauerholz, H. J.....2450 Mission
Herrscher, Jos. Co.....Church & Mkt
Hotaling, A. P. & Co.....429 Jackson
Italian-Swiss Agricultural Colony.....
.....Cor Battery & Greenwich
Jesse Moore Hunt Co.....2nd & Howard
Jones, Mundy & Co.....Monadnock Bldg
Kuhls-Schwarke & Co.....710 Fell
Lachman & Jacobi.....706 Sansome
Laventhal Bros.....2121 Folsom
Ley, Simon Co.....346 Wash.
Lillestole, O. I.....2nd & Jessie
Livingston & Co.....3443 Seventeenth
Livingston, M. A.....1842 Golden Gate
Lubben, John.....Drum & Merchant
Lyons, E. G. & Raas Co. 430 Bryant
Martinoni, E.....714 Montgomery
McDonald & Cohn.....520 Valencia
McLeod Hatje Co.....2499 Seventeenth
Meinecke, Chas. & Co.....314 Sacramento
Naber, Alfs & Brune.....825 Mission
Napa & Sonoma Wine Co.....112 Tenth
Pfeiffer, E. E. & Co.....14th & Market
Rathjen Co.....3249 Fillmore
Repsold, A. & Co.....22 Davis
Rheinstrom Bros.....347 Davis
Rosenblatt Co., The.....Second & Folsom
Rhyner, Chas.....Folsom & Army
Schilling, C. & Co.....20th & Minnesota
Schlesinger & Bender.....
.....Mariposa & Harrison
Sherwood & Sherwood.....54-56 Pine
Shultz, Wm. A.....318 Walnut
Shea, Bocqueraz & Co.....509 Mission
Siebe Bros. & Plageman.....424 Battery
Sroufe, John & Co.....659 Devisadero
Sutter Home Wine Dis. Co. 321 Front
Swiss-American Wine Co. 520 Wash
Van Bergen, N. & Co.....340 Wash.
Weniger, P. J. & Co. Van Ness & Ellis
Wetmore, Bowen Co.....
.....111 San Pablo Ave., Oakland
Wichman, Lutgen & Co. Clay & Bat'y
WIRE AND WIRE ROPE.
American Steel & W. Co. 16 & Folsom
Pacific Steel & Wire Co. 1st & Mission
Roebling's John A. Sons Co. 202 2d
WOOD DEALERS.
Independent Wood Co.....1109 Battery
WOOD AND WILLOW WARE.
Heyman-Well Co., The.....68 Kansas
Lake & Co., Inc.....Ross Valley
Levensen Co.....Pine & Front
WOOL.
Koshland, S. Co.....426 California
S. F. Wool Sorting & Scouring Co.....
.....117 Geary
Tryon, E. H.....Monadnock Bldg
WOOLEN MANUFACTURERS.
Sheldeman, B.....1540 Fillmore
WRECKERS.
Whitelaw Wrecking Co.....336 Main
YEAST AND VINEGAR MANERS.
Consumers' Y. & V. Co.....690 Grove
Golden Gate Compressed Yeast Co.....
.....2401 Fillmore

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

George W. Spencer

The days of insurance adjustment and collection after the fire were dark days, mean days, and no San Francisco business man that went through them is likely to forget the annoyance, the exasperation and the feelings of insult and injury that many of the insurance companies saw fit to add to the losses from the calamity and the distresses of the time. Every vigilant business man that suffered then probably has today a list of the companies that attempted to evade their obligations, and a keen recollection of the agents that added to his vexations in order to strengthen themselves with the "home office."

Among them was not George W. Spencer, nor the company his firm represented. Mr. Spencer, from the first, stood resolutely for square, honest, dollar-for-dollar payments on the policies—not sixty, or forty, or thirty per cent "adjustments." As a result his company has a large part of the cream of the business today, which ought to be very profitable to it—we hope it is. And Mr. Spencer, himself, enjoyed the respect of all persons in the community that respect honesty, that respect integrity, that respect high principle, moral soundness and an upright life.

Mr. Spencer died during the month just passed. His good deeds shine far "in a naughty world," and the memory of him is a bright spot in a very dark stage of local history.

If the "plague scare" were really nothing but a scare, promoted by unscrupulous people to enlarge their opportunities for graft, they certainly would declare more cases of plague than have been reported. That the reports have been small is the best evidence that they have been honest.

California has been having another taste of the vicissitudes of rainfall farming. The State's agriculture will not be on a proper basis until its great valley areas have been organized into irrigation districts and brought "under the ditch." The Turlock-Modesto enterprise should not remain the only important achievement under the Wright Act.

VOTE FOR BONDS ON MAY 11. TELL YOUR NEIGHBORS

Individuals have done their best to rehabilitate the city. They have gone to the banks, or to anybody that had it, and begged, borrowed and raised the money to rebuild their properties. Now let the city as a whole do its share. Let it borrow the money—\$18,200,000—to restore what it lost, and to add what is necessary under the altered conditions. That is what the bonding project means. The city itself, as a whole, has been a laggard at reconstruction. It is time it "got busy" and did its duty as a municipality.

It is not likely there will ever be a better considered, better planned and more rationally conservative bonding plan presented for the approval of the people of San Francisco. Every item in the list is a pressing, vital, public necessity.

One other great necessity, that of streets, will be supplied from current revenue, and more expeditiously than it could be supplied through the slow processes of issuing and selling bonds, but the rest, all the projects embraced in the bonding plan, are matters that could not be so cared for, and yet will not admit of further indefinite delay.

Not a single one of these items should fail to receive the necessary two-thirds vote of the total vote cast for the whole bonding plan. And this two-thirds matter is an important point to bear in mind. If you vote at all, on any of the bonding projects, you swell the total vote. You thereby make it necessary for each project to have a larger vote than it would otherwise need in order to have the necessary two-thirds of the whole vote cast. Hence if you vote for any, and neglect to vote for any others, you are, in effect, adding to the vote against those others, or, in effect, voting against them. Don't do that. Vote for all. All are needed. It would be hard to pick out one project less vital to the city's interests than the rest. There is no chance for proper discrimination.

DON'T FORGET. THE ELECTION IS ON MAY 11.

UNDERWRITERS PROMISE LARGE INSURANCE CUT

Executive Committee

Board of Fire Underwriters of the Pacific

San Francisco, April 25, 1908.

Mr. L. M. King,

Secretary Merchants' Association of San Francisco,

Dear Sir:

Your communication of the 23d, asking certain assurance as to the reduction in rates and probable amount of same, as a result of the installation of the proposed auxiliary system, was read at yesterday's meeting of the Executive Committee.

I am authorized to assure your Association that there will be a reduction in rates, and that that reduction, calculated under the recently adopted schedule, will amount to from 25 per cent to 50 per cent of the present rates, according to the class, construction and occupancy of the various risks, on the installation of the system as proposed, and the rehabilitation of the streets.

I have the honor to remain,

Yours very truly,

(Signed) ALFRED J. STILLMAN,

Secretary Executive Committee.

THE MEMBERS OF THE CHAMBER OF COMMERCE, BOARD OF TRADE, THE MERCHANTS' ASSOCIATION AND THE MERCHANTS' EXCHANGE IN MEETING ASSEMBLED, HAVING FULL FAITH IN THE NECESSITY OF ALL IMPROVEMENTS PROVIDED FOR BY THE PROPOSED ISSUE OF BONDS, DO HEREBY ENDORSE SAID BOND ISSUES, AND CALL UPON THE ELECTORS OF THE CITY OF SAN FRANCISCO TO VOTE AFFIRMATIVELY ON THEM ALL.

San Francisco Chronicle
Hayes & McKim Co.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

 DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 12

SAN FRANCISCO, CAL., JUNE, 1908.

No. 142



Entrance of the Fleet through the Golden Gate, as the Members of the Merchants' Association Viewed It from the Steamship "Governor"

Copyright 1908, by R. J. Waters & Co

MERCHANTS' ASSOCIATION MEMBERS WELCOME AND REVIEW THE FLEET

Excursion on the Steamer "Governor" Outside the Heads and Around the Anchorage Ground is Enjoyed by Over 1,100 Persons

Members of the Merchants' Association probably hailed the fleet sooner and witnessed its arrival with greater comfort than any other body of citizens. Manning the good ship "Governor," belonging to the Pacific Coast Steamship Company, they put to sea 1,100 strong, steamed through the heads, saluted the major part of the United States navy where it was anchored in the Pacific waiting for its cue to enter, sailed a double bow-knot in front of the warships, put back ahead of them, cut across the channel to a point off the southwest corner of Angel Island, and there anchored in the angle formed by the junction of Admiral Dayton's Pacific squadron with the Atlantic fleet. A little later they hoisted their anchor and held the first naval review of the week, steaming down the east side of the anchorage grounds and up the lane made by the double row of fighting vessels. Satisfied that the whole two hundred odd million dollars' worth of Government property had arrived in good order, they returned to the Broadway Street wharf and debarked at about 5 o'clock p. m., without accident or disagreeable episode of any sort.

The expedition was generally voted one of the most successful and satisfactory functions ever undertaken by the Merchants' Association. The weather was considerably fine with just the right quantity of cloud in the sky and just the proper mixture of light and shadow on the water and the headlands. In spite of the large number aboard, the vessel proved extremely comfortable and the service good in all particulars. Staterooms were at the service of the passengers and those

that desired remained over night. Cold luncheon, with coffee, was served all day. The provision-destroyers descended upon it in eight or nine ravenous relays, and notwithstanding their numbers the sharp sea appetites were well served. Prof. Conrad's Children's Orchestra discoursed music in the main saloon. Capt. Jepson chose the finest possible point of observation, and everyone aboard had a chance to watch, from a comfortable seat, the stately floating forts, attended by the wicked little torpedo boats.

draw majestically through the Golden Gate and sail to their hospitable haven.

Capt. Jepson earned the gratitude of everyone present by the foresight he displayed in choosing the best possible position for a good view, and the promptness with which he reached and left his anchorage. The steamship company did its prettiest by the amateur sailors, and when they left the vessel nothing was heard but words of commendation and praise for an enjoyable day and an almost perfectly conducted excursion.

SAN FRANCISCO'S RECORD- BREAKING POSTAL RECEIPTS

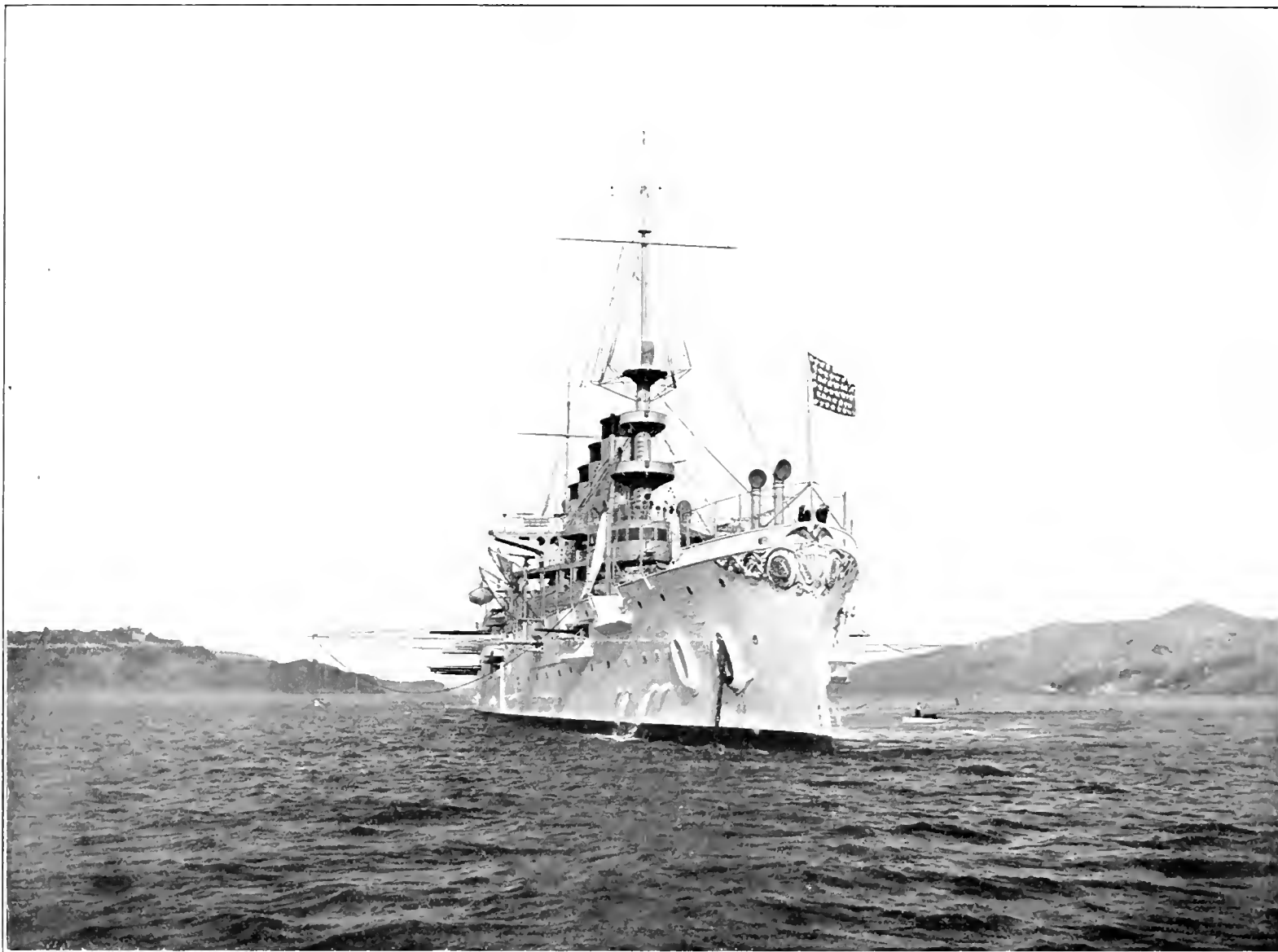
Receipts of the San Francisco postoffice for April, 1908, broke all records except that for December, 1907. They were heavier than they ever were before the fire, and fourteen and a half per cent larger than for the corresponding month of 1907. December, 1907, holds its place as the banner month for postal receipts in this city, but if next December does as well, proportionately, as April has done, the record of the last Christmas holidays will go glimmering. The figures are as follows:

April, 1908	\$167,541.98
April, 1907	146,141.16
Increase	\$21,400.82
December, 1907	\$190,943.58

Over 900,000 one-cent stamps were sold during the first fifteen days of May, and the postal authorities calculate that half a million postcards must have been mailed here during that time.

CALIFORNIA PRESENTS HER NAMESAKE WITH A GOLD AND SILVER SERVICE

Beautiful Ceremony Attends the Bestowal of the State's Tribute of Affection and Pride



Courtesy Southern Pacific Co.

The "California" in the Golden Gate.

Photo by Turrill & Miller.

TO THE CRUISER CALIFORNIA

*God speed our namesake cruiser,
God speed till the echoes cease,
Fare all may the nation charge her
To speak her will for peace;*

*That she in the hour of battle
Her western fangs may show,
That from her broadsides rattle
A listening world may know*

*She's more than a fighting vessel,
More than mere moving steel,*

*More than a hull to wrestle
With the currents at her keel;*

*That she bodied a living spirit;
The spirit of a State,
A people's strength and merit,
Their hope, their love, their fate,*

*She bodied their soul of fire,
For justice, truth and right;
And speaks their fierce desire
When God decrees to fight,*

*She carries their adoration
Where'er o'er seas she fares,
The love and pride of the nation
Whose sacred name she bears,*

*May the war-gods ne'er refuse her
First place in the battle's van,
God speed our namesake cruiser,
God speed her every man!*

HAROLD S. SYMMES.

Probably the most brilliant spot in the vicinity of the fleet on May 8 was the star-board quarterdeck of the cruiser "California" when Gov. Gillett, for the State, presented to Capt. Cottman, for the ship, the gold and silver service that patriotic Californians desire shall commemorate their interest in the war vessel as long as she floats.

Viewed from the upper deck the scene was gay with life and color, sparkling in the brilliant sunlight under a clear, blue sky.

Farthest aft stood the marines with their red-trimmed uniforms. Flanking them was a solid blue background formed by the jacks. Then came the Governor's staff, encrusted with gold. Gov. Gillett, with Chairman Symmes and other members of the Silver Service Committee, made, with their civilian garb, the proper sober note. Near them stood a group of the vessel's officers, and partly surrounding them was the gaily decorated millinery of the lady visitors. The

punch bowl and salver made a glittering point in the center.

Addressing Gov. Gillett, Mr. Symmes made the Silver Service Committee's report. He said that the Governor had appointed the committee several months before to procure the service and that they now delivered it to him for presentation to the cruiser. Mr. Symmes then read the verses, printed above, composed by Harold Symmes, his son, some of whose literary work has earned flat-



Scene on the California's Quarterdeck at the Presentation of the Silver Service

tering appreciation abroad. Hearty applause followed the reading of the simple and beautiful poem that so fitly expressed the feelings of those present. Then Gov. Gillett, addressing Capt. Cottman, said in part:

"I have just been advised by the committee on the silver service that its labors are completed. It is my great pleasure to present this magnificent service to this cruiser and we trust she will keep it as long as she bears the flag of our country."

Capt. Cottman said in reply:

"I represent the Navy Department and the officers and crew of the cruiser 'California,' and in their behalf I have the honor of accepting this beautiful, this magnificent gift from the people of the State of California. It is the most beautiful gift ever presented by the people of a State to this navy. We are proud of our ship and proud that it came from this State."

The guests then adjourned to the ward-room and the captain's saloon, where Miss Pardee, who had christened the 'California,' sipped the first toast to the ship from the new punch bowl. The visitors had the pleasure of tasting the ship's hospitality and of inspecting the other pieces of the service reposing safely in a glass case.

The service is plain, hammered silver, each piece ornamented with two massive shields, one bearing the coat-of-arms of California the other the seal of the United States navy, each in solid gold. The name 'California' appears on each piece in raised, solid gold letters. The nautical feature is expressed by the use of rope, which rests against the border of heavy silver. The set consists of the following pieces: One punch bowl, ladle and tray, two water pitchers, one soup tureen, two round fourteen-inch entree platters, one gravy boat and tray, four compotes, two serving trays, two vegetable dishes, one twenty-four-inch well and tree platter, one twenty-one-inch platter, two bread plates, one salad bowl, fork and spoon, one coffee pot, sugar and cream pitcher, one wine cooler.

As the 'California' was built in a San Francisco shipyard, that of the Union Iron Works, so the silver service was appropri-

ately made by San Francisco silversmiths, the firm of Shreve & Co.

The committee in charge of the work of procuring the service consisted of the following gentlemen:

Frank J. Symmes, president of the Merchants' Association of San Francisco, chairman; Hon. J. R. Knowland, Lieut. Gov. Warren R. Porter; J. J. Lermen, Society of

California Pioneers; Hon. M. T. Dooling, grand president Native Sons of the Golden West; Mrs. Emma G. Foley, grand president Native Daughters of the Golden West; Frank Wiggins, secretary Los Angeles Chamber of Commerce; C. H. Bentley, ex-president Chamber of Commerce of San Francisco; A. Sbarboro, president Manufacturers' and Producers' Association; Col. George H. Pippy, W. H. Crocker, Horace Wilson, John Rothschild.

This committee was appointed by Gov. Gillett on Sept. 3. In spite of the financial stringency that set in soon after it began its labors it raised a fund of \$10,010.95, which not only paid for one of the most beautiful silver sets in the navy, but provided a respectable surplus, which it is the committee's intention to divide into money prizes to be competed for at target practice by the gun crews of the 'California.'

It will be possible to carry out the original plan and provide a complete service of thirty pieces, and in addition the committee contemplates the purchase of a loving cup, to be held as a trophy of good gunnery by the winning gun crew at record target practice and to bear the name of the ship's best gunpointer.

The following are the general sources of the contributions, with the amounts, as accurately as they can be given at present:

Native Sons	\$ 981.45
Native Daughters	114.65
Oakland	2,000.00
Los Angeles	1,796.00
San Francisco	4,620.00
Other places in the State.....	498.85
Total	\$10,010.95



California's Gift to Her Namesake.

SANTA CRUZ

SATURDAY, JUNE 6, 1908

Ninth Semi-Annual Meeting of the
COUNTIES COMMITTEE

OF

THE CALIFORNIA PROMOTION COMMITTEE

Theme of Meeting: "Good Roads in California"

REDUCED RATES ON ALL RAILROAD AND STEAMSHIP LINES



Travelling on Market Street Two Years Ago.

Photo by R. J. Waters & Co.

ENGINEERS AND SANITARIANS AGREE ON THE NEEDS OF THE WATERFRONT

Report to the Harbor Improvement Associations Recommending Plans of Commercial Development Receives Strong Support on Grounds of Public Health

Two reports made during the month to two different organizations strongly support each other and outline the most important work that can be done for San Francisco in the immediate future, aside from the projects provided for by the recently adopted bonding scheme.

One of these reports embodies the recommendations for harbor improvements made, after more than two years of study at home and in Europe, by Luther Wagoner and Col. Hener, the engineers appointed by the Federated Harbor Improvement Associations. The recommendations are a comprehensive scheme of dock construction that would give us forty-seven miles of wharf room instead of the nine we have at present, and that will cost over forty millions to carry out.

New Water Front Needed.

The other report deals with sanitary conditions on the water front. It was made to

the Executive Committee of the Citizens' Health Committee by E. H. Rixford and Dr. Langley Porter, after a thorough investigation, and it shows the necessity not only of immediate sanitary measures along "the front," but of permanent reconstruction of wharves and bulkheads and the extension and completion of the seawall, if San Francisco is ever to be secure against successive visitations of bubonic plague. The sanitary report says:

The water front conditions as they exist in San Francisco today are a disgrace to any civilized community and constitute a menace to the health of the City, threatening to render the work done in abatement of plague futile.

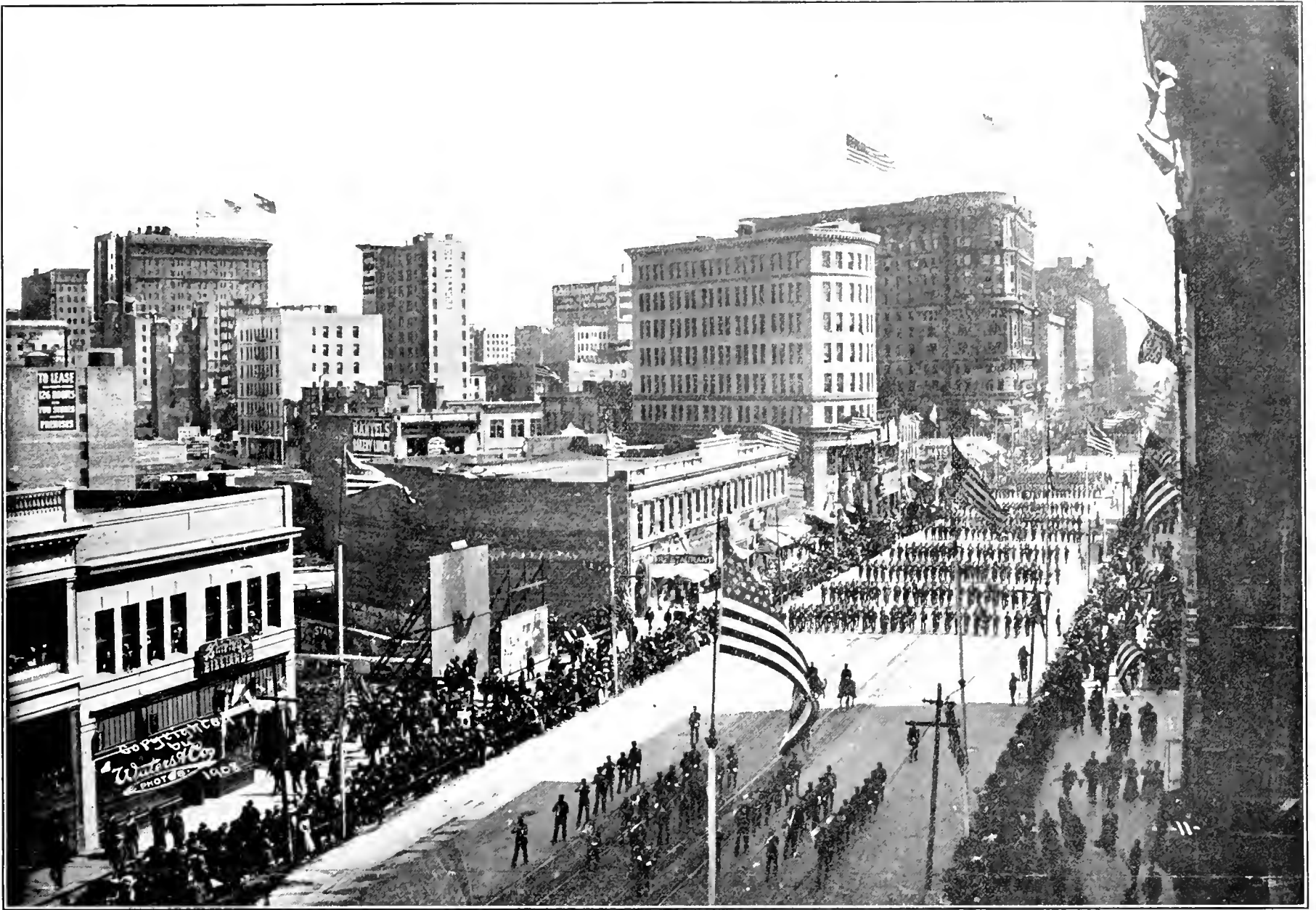
Thanks to the thorough and systematic work of the Marine Hospital Service and the local health authorities, the late visitation of the plague has been abated, but remembering the history of such epidemics in other communities, we have no right to assume that the disease has

been eradicated from our soil while infected rats remain with us.

A Demonstrated Fact.

If any one fact has been demonstrated beyond dispute it is the fact that bubonic plague is a rat disease transmissible to human beings. The British Government's Indian Medical Service has employed the most brilliant scientists obtainable, and after years of patient study in the face of an epidemic that has slain ten millions of human beings, these people have come to the following conclusions:

1. Pneumonic plague is highly contagious. It is, however, rare (less than 3 per cent of all cases), and plays a very small part in the general spread of the disease.
2. Bubonic plague in man is entirely dependent on the disease in the rat.
3. The infection is conveyed from rat to rat and from rat to man solely by means of the rat-fleas.
4. A case of bubonic plague in man is not in itself infectious.



Travelling on Market Street in May, 1908.

Copyright, 1908, by R. J. Waters & Co.

5. A large majority of plague cases occur singly in houses. When more than one occurs in a house the attacks are generally nearly simultaneous.

6. Plague is usually conveyed from place to place by imported rat-fleas, which are carried by people on their persons or in their baggage. The human agent not infrequently himself escapes infection.

7. Unsanitary conditions have no relation to the occurrence of plague, except in so far as they favor infestation by rats.

8. The non-epidemic season is bridged over by acute plague in the rat, accompanied by a few cases amongst human beings.

General Bad Conditions.

The report calls attention to the numerous shallow beaches and rickety wharves along "the front" and their capacity for accumulating filth and harboring rats. It mentions several specific nuisances of a highly dangerous character and declares that most of the good wharves at present offer no security against rat invasions and ought to be made rat-proof.

The bad condition of many of the sewer outfalls is especially condemned. Some are blocked so that sewage backs up in them, others are unscreened and invite rats, others are mere wooden boxes, others empty on the beach instead of into deep water. One of the best sewers in San Francisco, in Army Street, discharges into an open ditch connecting with Islais Creek, and thus consti-

tutes an almost intolerable nuisance. The committee says:

Our Open Sewer.

The Channel Street sewer, which drains approximately two-thirds of the City's area, terminates and becomes at Seventh Street a large open trough, separated from the adjacent roadway by a fence in very poor repair which offers no protection to passersby. . . . It is incredible that such a menace to public health and decency should be permitted to exist. . . . The channel itself is simply an open sewer. . . . This undredged mass of accumulating sewage is a menace to public health, the equal of which is probably not to be found in any other first-class community in the civilized world.

Sawdust heaps riddled with rat-holes and rubbish thrown on the beaches by private firms are condemned. The report continues:

Sources of Constant Danger.

It will be perfectly obvious from the outline your committee has made of the conditions existing along the vast extent of the harbor that rats have here ideal nesting, breeding and feeding places. Because of the extent and contour of this harbor line and of the open sewer system abutting it, these areas of rat infestation are brought in close contact with almost every point of the City, and should the rats along the water front again become plague infected, and they probably will, almost any section of the community may become the center of a new outbreak of human plague. The committee recommends:

1. That the proper authorities be requested to see that the rat guarding of ships be made efficient, which it is not at present.

2. That the same authority be requested to

investigate the feasibility of the new trap rat guard that is now on the market and which seems to your committee to present many advantages.

3. That the proper authority be requested to see that ships and wharves be provided with garbage cans.

4. That all food supplies lying on the wharves be properly protected from rats.

5. That all areas which show rat burrows be, as far as possible, dug over, and where this is not possible, poisoning and trapping be resorted to, not only at present but regularly in the future.

6. That proper authorities enforce the ordinance and regulations forbidding the dumping of rubbish, garbage and refuse under the wharves, whether these be on State or private property.

7. That the dredging of the channel be made one of the first charges on any moneys appropriated for the Board of Harbor Commissioners.

8. That the proper authority be called upon to prevent discharge into the Bay of such materials as are now being poured out by the San Francisco Gas and Electric Company.

9. That the sewers that are shown in the sub-report herewith presented as being broken and discharging on beaches shall be at once repaired and their outfalls carried far enough into deep water to prevent the fouling of the shores.

10. That all gutters, sewers, private or public, and outfalls of whatever kind leading to the beaches be screened to prevent the passage of rats.

11. That the Citizens' Health Committee send letters of thanks to the Marine Hospital Service for the aid they have given your committee and to the board of Harbor Commissioners for their courtesy, also commending the efforts the latter

body has made to keep the wharves clean and rat free.

(Signed)

LANGLEY PORTER, M. D.
E. H. RINFORD,
Committee on Water Front.

Reconstruction Needed.

The report points out that the means of rendering the harbor front permanently sanitary are, fortunately, exactly those that will make it inviting to commerce and commodious for shipping. Everything that can be done, in the shape of good sewer construction and sanitary measures of a more or less temporary kind to meet the present emergency, must be done, and at once; but for permanent security the port must look to the proper general improvement of the whole water front.

The Citizens' Health Committee regards this report as so important that it has ordered five hundred copies of it printed in full for distribution to City officials and others active in promoting better health conditions.

The Harbor Report.

The engineers' report to the Federated Harbor Improvement Associations is a voluminous document embodying the results of much travel and study in search of the best plan for this harbor. In general, its main recommendations are:

First—To extend the bulkhead and pier-head lines 150 feet further into the bay, making a long strip of 160 acres of new water front land, under State jurisdiction, on which can be built warehouses, connected with the wharves by rail, by means of spur tracks.

Second—To make a seawall from Fort Mason to the San Mateo County line, with piers extending from it; some of these solid, at suitable intervals, to break the run of the current.

Third—To dredge and improve numerous basins, such as China Basin, Central Basin, Islais Creek Basin, India and South Basins, and the one between Fort Mason and the Presidio, recently acquired by the Law brothers.

Fourth—To level off Goat Island and build up the adjacent shoal.

Fifth—To relieve the congestion of traffic at Market and East streets by running an incline for foot passengers at Beale Street up to an overhead viaduct leading to the Ferry Building.

Growth of the City Shown.

There are many other details covered by the harbor report, including provision for a belt railroad, coal bunkers and other equipment that would bring San Francisco abreast of the most progressive ports of Europe. Port charges and shipping expenses are analyzed and shown to be generally lower than those elsewhere, with the exception of the two items of pilotage and stevedoring, which are high. There is an exhaustive study of the commercial growth of San Francisco, tending to show what charges for interest on seventy-five-year bonds the port revenues should be able to stand.

The Federated Harbor Improvement Associations received the report of its engineers on May 12 and ordered 1,000 copies printed. It will furnish a comprehensive working plan, the execution of which through the years to come should make San Francisco one of the great ports of the world and help make it one of the healthiest large cities on the Pacific Ocean.

ASSOCIATION'S INSPECTION INSURES GOOD PUBLIC WORK

Prompt Report to City Engineer Causes An Entire Block to Be Done Over

Agreeable to its public promise when the bond issue of 1903 was authorized, the Merchants' Association maintains close and continuous inspection, through an expert engineer, of all public work now being executed with money derived from the bonds. Weekly reports are filed in this office, so that members who desire it may be informed in detail how the improvements are being carried out. THE REVIEW prints below a general summary of these reports for the four weeks ending with May 11, 1908. It will be seen that a block of paving was, on the Association's complaint to the City Engineer, done over to conform with the contract.

Mission Street Paving Contract.

A large force has been engaged on this work for the last four weeks. Grading is finished to Twenty-sixth Street. Asphalt surface has been laid on the blocks from Twenty-first to Twenty-second, from Twenty-third to Twenty-fourth, and from Twenty-fourth to Twenty-fifth. The quality of work is good and materials are up to specifications.

Ninth Street Sewer Contract.

This work was finished in a satisfactory manner before the end of April.

Harrison Street Paving.

The block from Fifth to Sixth was completely gone over, the joints were cleaned out and new gravel and mastic used, on the order of the City Engineer, following the complaint of the Association's inspector about the quality of the asphalt mastic. The work has now been completed in a satisfactory manner and in accordance with the specifications.

Fourth Street Paving.

Work has been completed on the first contract from Howard to Freelon, except the east half of the Bryant Street crossing, where a broken sewer has caused some delay. The paving has been carefully done and complies with all requirements. Work has gone ahead on the second contract, from Freelon to Channel. Grading from Freelon to Townsend was nearly finished May 11, and curbing and catch basins have been put in from Brannan to Townsend. The work is up to specifications.

Fourth Street Bridge Approaches.

A bulkhead has been started across Fourth Street at the bridge to raise the approach. The railroad company has been relaying its tracks from Berry Street. The work is in compliance with specifications, and when completed will be a very valuable improvement.

First Street Storm Water Sewer.

Work on this improvement was begun late in April, by the opening of the trench and removal of the old brick sewer. Twelve-inch pipe has been laid from Market to Stevenson Street and a manhole built. Work and material are up to contract.

Market Street Paving.

The north half of the crossing of California and Drumm streets has been completed. The high quality of the work has been maintained. Only the Drumm Street front at Market and the Bush Street front at Battery remain to be finished when the building operations at these points will permit.

Twenty-fourth Street Sewer.

Work on this improvement was started and the trench opened for a block. This

work is to replace a broken twenty-four-inch pipe sewer. The new sewer will be of concrete, 3½x4 feet in size.

Sutter Street Paving.

Work was begun at Van Ness. Old curbs were removed for two blocks and sidewalks cut back to line. New curbs have been set as far as Polk. The street is to be paved from Van Ness to Market with asphalt, except one block on the hill grade, which will be paved with blocks. The quality of the work is good thus far.

New Work.

Contracts have been let for sewers in California, Stuart, Spear and First streets.

BUSINESS IS TAKING UP PERMANENT LOCATIONS

Firms Rapidly Returning to the Rebuilt District

The following firms have returned to permanent locations in the burned district:

E. L. Holmes, Bldg. Construction, 338 Pine
Ferrolite Co., Bldg. Construction, 338 Pine
E. J. Dodge & Co., Lumber, 112 Market
Simpson Lumber Co., Lumber, 112 Market
Henry Lund & Co., Commission, 112 Market
Henry Cowell L. & C. Co., Cement, 95 Market
Gutle & Frank, Insurance, 112 Market
McNab & Smith, Draying, 38 Davis
Paul Reiger & Co., Perfumers, 116 First
A. W. Wehe, Real Estate, Metropolis Bldg.
Hooper & Lent, Real Estate, First and Market
Cal. Hydraulic Eng. & Supp. Co., Machinery, 523 Market
Smiths' Cash Store, Grocers, 258 Market
John B. Leonard, Architect, Sheldon Bldg.
L. Dinkelspiel & Sons, Dry Goods, Battery & Market
Century Klein Elec. Co., Elec. Supp., 139 New Mont.
J. Graf & Co., Fancy Goods, 28 Sansome
Griffin & Skelly Co., Dried Fruits, 16 California
Brittain & Co., Hardware, 974 Market
National Cash Register Co., Cash Registers, 1040 Market
Alexander & Danziger, Pants, 239 Bush
John H. Sheehan, Builder, 350 Post
L. & M. Alexander & Co., Typewriters, 524 Market
Kane & Co., Real Estate, Montg'y & Bush
Willard Bros., Cigars, Front & Sacramento
Ferguson Bruner Co., Real Estate, Russ Bldg.
Pacific Portland Cement Co., Cement, Pacific Bldg.
Ayanian & Erbe, Office Devices, 713 Mission
J. H. Holland Co., Florist, Kearny & Post
O. G. Sage, Real Estate, Mills Bldg.
C. A. Muesdorffer, Architect, Humboldt Bank Bldg.
Bauer Bros. & Co., Dry Goods, 49-55 Sansome
Meyer Wilson & Co., Commission, Alaska Com. Bldg.
Pacific Lumber Co., Lumber, 16 California
Williams, Diamond & Co., Shipping, 310 Sansome
A. J. Rich & Co., Real Estate, 121 Sutter
Price Waterhouse & Co., Accountants, 340 Sansome
Louis Kline & Co., Hats, 24 Sansome
McDougall Bros., Architects, Russ Bldg.
Dickinson, Wilmot & Sterrett and Price, Waterhouse & Co., Accountants, 310 Sansome
W. B. McGerry & Co., Real Estate, 41 Montg'y
M. A. McCullough & Co., Grocers, 151 6th
F. H. Gilbreth, Building Construction, 16 California
C. W. B. Ford & Co., Tailors Trimmings, 161 Sutter
Aronson Realty Co., Real Estate, 161 Sutter
T. W. Collins Co., Commission, 341 Front
Schroth Co., Real Estate, 251 Kearny
Geo. C. Saleh Co., Mfgs. Agents, 746 Mission
Barnes Hibberd Co., Shipping, California & Front
Macdonald & Co., Commission, California & Front
John Monahan & Co., Printer, 311 Battery
Jos. Herrscher Co., Wines & Liquors, Front & Merchant
J. C. Pelton, Architect, Russ Bldg.
Whittier Coburn Co., Paints & Oils, Howard & Beale
J. A. Landsberger, Commission, 338 Pine
Voss Conrad & Co., Insurance, 320 Sansome
FROM OAKLAND,
French & Linforth, 1000 Market
.....Man. Agents, to Wells Fargo Bldg.

ASSOCIATION WANTS MORE CONVENIENCE STATIONS

Endorses Out Door Art League's Request for An Appropriation for That Purpose

San Francisco, Cal., April 30, 1908.
To the Honorable Board of Supervisors, City and
County of San Francisco.

Gentlemen:—At the last meeting of the Board of Directors of the Merchants' Association the board unanimously decided to request your honorable board to give consideration to the matter of the construction of two additional public comfort stations in San Francisco, petitioned for by the Out-Door Art League, and to make a sufficient appropriation for the same in the budget for the next tax levy.

The station constructed at Union Square by the Merchants' Association and presented to the

city several years ago has demonstrated the absolute need of these conveniences.

In view of the fact that experience has shown that the best place for such stations is beneath the sidewalk, it is respectfully suggested that early steps be taken to select the localities where such future stations will be constructed, so that any future improvements made at those points by property owners will not interfere with the use of the sidewalk there for such purposes.

Respectfully yours,
THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

Frank J. Symmes, President.
L. M. King, Secretary.

WORK OF SANITATION BEGINS TO SHOW RESULTS

But the City Must Not Relax Its Efforts, Or the Trouble Will Only Be Postponed

The great work of sanitation that has been done by the City, State and Federal health authorities with the co-operation of intelligent citizens, is beginning to show telling results. No plague cases have occurred among human beings since Jan. 30, and the infection among the rats caught shows marked diminution.

In many parts of the City where rat infection was prevalent it seems to have disappeared entirely, showing that some of the worst foci of disease have been effectively cleaned out.

The health authorities expect to reduce the working force in the field somewhat, as much of the heavy work has been done—such as cleaning up neglected areas, removing filth and rubbish, and concreting spaces that formerly invited rat colonization. Efforts will now be mainly directed to seeing that the people do not backslide from the high standard of cleanliness set, and that they keep their places in good condition for the future. In this work there can be no relaxation, as the city can not afford to run the risk of reinfection with the expense of another sanitary campaign.

The following report of some of the more important pieces of work is herewith given so that the public may know what is being actually done. No mention is made of the large number of alleys, basements and other unsanitary premises which have been thoroughly cleaned out, and the hundreds of tons of filth removed therefrom, as the list would be too large to give in detail.

342,245 inspections have been made.
3,571 premises have been disinfected.
865 dangerous houses have been destroyed.
23,415 nuisances have been abated.
176,142 rats have been trapped or found

dead and many thousands more have been poisoned in the sewers and been washed out into the bay. Of these no record is obtainable.

66,313 rats have been examined bacteriologically.

355 rats have been found infected.
1,988,409 pieces of poison have been set.

The number of houses officially inspected weekly has been doubled, and the number of nuisances abated has been more than trebled since the Citizens' Health Committee started work. In addition to the above official inspections, many thousands of premises have also been inspected by the Committee's volunteers who have turned in an enormous number of reports of unsanitary places, all of which were immediately sent to the Federal health authorities for investigation and remedy.

A disease "resembling plague" has broken out in La Guayra, Venezuela, with great virulence, and is carrying off the inhabitants in large numbers. The survivors have suffered the distress of people besieged—or quarantined. It is likely that for some time past La Guayra has been blessed with numbers of amateur sanitarians who scoffed at the idea that rats had anything to do with plague, denied that the disease was plague anyway, and denounced everybody that urged energetic measures to prevent a human epidemic as a bunch of gossamers. San Francisco has also had some cases of a disease "resembling plague." The reason it is not suffering the distress of La Guayra is that a few persons with sense, energy and prudence awoke to the danger and adopted scientific measures to keep the contagion from gaining a foothold among human beings. If this city doesn't want the La Guayra brand of trouble it had better not

cease its co-operation with the sanitary authorities and the Citizens' Health Committee until the health boards announce that the last vestige of this disease "resembling plague" is, to their satisfaction, wiped out.

SIX NEW DIRECTORS ARE NOMINATED

The nominating committee of the Merchants' Association has made its report, and before this issue of the REVIEW is in the hands of its readers the gentlemen named therein will probably have been selected by vote of the members to serve on the directorate of the organization. The committee's report was as follows:

San Francisco, May 23, 1908.
To the Members of the Merchants' Association:
Your nominating committee, appointed in accordance with Article IX of the Constitution of the Merchants' Association, respectfully submits the following names for directors for the ensuing term of three years, to be voted upon at the annual election May 28, 1908, at 3:30 p. m., room 237 Merchants' Exchange Building:

C. K. McIntosh, of San Francisco National Bank.
I. O. Upham, of Isaacs Upham Company.
A. W. Scott Jr., of Scott & Magner.
W. D. Fennimore, of California Optical Company.
M. H. Robbins, Jr., of Otis Elevator Company.
Robert S. Atkins, of Robert S. Atkins.

The last named for the unexpired term of two years to succeed George W. Spencer, deceased.

Respectfully submitted,

F. W. DOHRMANN, Chairman,
D. V. KELLY,
HENRY MICHAELS,
FOSTER P. COLE,
A. J. MCNICOLL,
R. B. HALE,
CHARLES BUNDSCHU.

The Nominating Committee.

CITY LEADS THE COAST IN BANK CLEARINGS

Although there had not yet been time for the money spent by the fleet, and by the visitors who came for the fleet celebration to figure in the bank clearings, the clearings of San Francisco for the week ending May 14 stood at eighth place in the list of American cities. They were three times the clearings of Los Angeles, four times those of Seattle, nearly six times those of Portland, Or., and of Spokane, and almost three times as large as those of the two Puget Sound cities. They exceeded in volume the total clearings of Los Angeles, Portland, Or., Seattle, Spokane and Tacoma. Here are the figures:

San Francisco	\$35,333,000
Los Angeles	\$10,578,000
Seattle	8,670,000
Portland	5,998,000
Spokane	5,879,000
Tacoma	3,933,000
	35,058,000
Balance	\$ 275,000

The Academy of Sciences has applied for a permit to erect a ten-story "Class A" building on its Market Street property, 195 feet west of Fourth. The estimated cost is \$290,000.

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

Frank J. Symmes (Thos. Day Co.)... President
 Andrew M. Davis (The Emporium)... First Vice-President
 Hartland Law (Fairmont Hotel)... Second Vice-President
 Byron Mauzy (B. Mauzy Piano Co.)... Treasurer
 Gustave Brenner... Gore Impr. Co.
 H. W. Postlethwaite... Holmes Lime Co.
 J. A. Eveleth... Eveleth-Nash Co.
 F. J. Koster... California Barrel Co.
 C. K. McIntosh... S. F. National Bank
 F. G. Sanborn, Bancroft, Whitney Co.
 Robert H. Swayne... Swayne & Hoyt
 A. H. Vail... Sanborn, Vail & Co.
 I. O. Upham... Isaac Upham Co.
 L. M. King... Secretary and Superintendent
 F. W. Smithson... Asst. Secretary
 Wright & Wright... Attorneys
 Frank M. Todd... Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

Hartland Law, Chairman.
 F. J. Koster, R. H. Swayne,
 David Bush.

PUBLICITY AND PROMOTION.

A. H. Vail, Chairman.
 I. O. Upham, J. A. Eveleth,
 H. W. Postlethwaite, F. G. Sanborn,

TRADE AND FINANCE.

A. M. Davis, Chairman.
 Byron Mauzy, C. K. McIntosh,
 Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
 F. W. Dohrmann, Ex-President Mer-
 chants' Association of San Francisco.

ACCOUNTANTS AND AUDITORS.

Crook Audit Co. 431 Monadnock Bldg.
ACCOUNTANTS, CERTIFIED PUBLIC.
 Atkinson, Thos. E. 329 Sansome
 Barrow, Wade Guthrie & Co. 787 Mkt.
 Cal. Society of Certified Public Ac-
 countants 787 Market
 Herrick, Lester & Herrick
 Jansen, F. Bromley. Monadnock Bldg.
 Lomax, W. B. 400 Clayton
 McLaren, Goode & Co. 339 Montgomery
 Price, Waterhouse & Co. 310 Sansome
 Ruckstell, John R. Claus Spreckels Bldg.
 Rowe, C. V. 502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. E. 715 Market
ADVERTISING.
 Cooper, F. J. West Mission & Brady
 Johnston-Dienstag Co. 34 Kearny
 Tuttle Lauren T. 332 Delbert Bldg.
 Varney & Green
 Stevenson and Clinton Park

ADVERTISING NOVELTIES.

Knapp, Wm. & Co. 809 Montgomery
ANALYTICAL CHEMISTS.
 Curtis, J. M. & Son. 108 Front

ARCHITECTS.

Barth, Hermann. 641 Mission
 Burnham, D. H. & Co. Merchants Ex.
 Colley, C. J. 731 Monadnock Bldg.
 Curlett, William 1008 Mutual Sav. Bldg.
 Dutton, L. B. Chronicle Bldg.
 Holmes, Edward L. 201 Euclid Ave.
 Leonard, Jos. A. 233 Sansome
 Maggs, Herbert B. 233 Sansome
 McDougall Bros. Russ Bldg.
 Meussdorffer, C. A. Humboldt Bank Bldg.
 Meyer, Frederick H. Humboldt B. Bldg.
 Meyers & Ward. 1201 Kohl Bldg.
 Mooser, Wm. Union Trust Bldg.
 Paff, Chas. Merchants Exchange
 Pelton, John C. Russ Bldg.
 Reid Bros. Claus Spreckels Bldg.
 Stanhope, Leon E. Monadnock Bldg.
 Sutton, Albert. Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. 16 First
ARCHITECTURAL TERRA COTTA.
 Gladding, McBean & Co. Eddy & Hyde

ART GLASS.

California Art Glass B. & C. Works.
 938 Howard

ART GOODS.

Gump, S. & G. Co. 1645 California
 Sanborn, Vail & Co. 817 Mission
 Schussler Bros. 1218 Sutter
 Vickery, Atkins & Tomic. 1744 Calif.
 Volz & Freese. 947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co. 111 Fremont
ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W. Manville Co. 127 New Montgomery
ASSAYING.
 Weissbein Bros. 2087 Bush

ATTORNEYS-AT-LAW.

Andros, Milton. Kohl Bldg.
 Bancroft, Philip. Monadnock Bldg.
 Bartlett, Louis. 1700 Call Bldg.
 Blakeman, T. Z. 1607 Gough
 Chamberlain, J. P. 378 Russ Bldg.
 Egenbaum, Sanford. Merch. Ex. Bldg.
 Frank, Nathan H. Mer. Ex. Building
 Heller, E. S. Union Trust Bldg.
 Houghton & Houghton. 1748 Pine
 Humphrey, W. H. Union League Club
 Hutchinson & Hutchinson. Call Bldg.
 Kellogg, Sheldon G. Crocker Bldg.
 Keyes, A. D. Monadnock Bldg.
 Kierulff, T. C. 621 Monadnock Bldg.
 Lake, Frederick B. 2008 Lyon
 McNab, Gavin. Call Bldg.
 McCutcheon, Fdw. J. Merchants Ex.
 Montague, H. B. 250 Montgomery
 Morrison, Cope & Brobeck. Crocker Bldg.
 Naylor, Chas. E. 324 Merchants Ex.
 Page, Chas. 2518 Pacific Ave.
 Palmer, Brooks. 1535 Franklin
 Peixotto, Edgar D. Union Trust Bldg.
 Pillsbury, E. S. Kohl Bldg.
 Scheeline, S. C. 417 Montgomery
 Son, Chas. A. 837 Mission
 Smith, Sidney V. Merchants' Exchange
 Thomas, Gerstle, Frick & Beedy. 787 Market
 Van Fleet, W. C. 2319 California
 Wise, Otto Irving. Humboldt Bk. Bldg.
 Wolf, E. Myron. 602 California
 Wright, Allen G. 1018 Mills Bldg.
 Wright, Geo. T. 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia
 Ordway, W. C. 6th & Yuma
 Spear, E. S. & Co. 24 Fell

AUTOMOBILES.

Leavitt G. W. Co. Golden Gate & Hyde
 Pioneer Automobile Co. 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Pag Co. Sansome & Vallejo
 Plummer, W. A. 115 Drumm
 Schmidt, Johann. 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
 Young & Swain Baking Co. 1433 Devisa

BANKS & BANKERS.

American National Bank. Merch. Ex.
 Anglo-Cal. Bank, Ltd. Pine & Sansome
 Anglo-Californian Bank, Ltd. Mission Branch, 2049 Mission
 Bank of California. 422 California
 Bank of Italy. 632 Montgomery
 California Safe Deposit & Trust Co. California & Montgomery
 California Safe Deposit & Trust Co. Mission Branch, 2572 Mission
 California Safe Deposit & Trust Co. Uptown Branch, 1740 Fillmore
 Canadian Bk. of Commerce, Cal. & S'ome
 Central Trust Company. 42 Montgomery
 Citizens' State Bk. 1051 Monadnock Bldg.
 Crocker Nat. Bk. of S. E. Post & Market
 Donohoe-Kelly Banking Co. 100 Mtgy
 French Savings Bank. 106 Sutter
 German S. & L. Society, 526 California
 Hibernia S. & L. Soc. McAllister & Jones
 Humboldt Savings Bank. 626 Market
 International Bank & Co. Mont. & Cal
 Italian-American Bk. Montg. & Sacto.
 London, Paris and American Bank. Sansome & Sutter
 Market Street Bank, The. 7th & Market
 Mechanics Savings Bank. 143 Montg.
 Mercantile Trust Co. of S. F. 464 Cal.
 Meyer, Daniel. Pine & Sansome
 Mission Bank, The. 16th & Julian Ave.
 Mission Savings Bank. 2631 Mission
 Mutual Savings Bk. of S. F. 708 Mkt
 National Bank of the Pacific. Call Bldg.
 Renters Loan & Trust Co. 131 Hayes
 Russo-Chinese Bank. 417 Montgomery
 Rollins, E. H. & Son. Kohl Bldg.
 Savings and Loan Society. 101 Montg.
 San Francisco National Bank. Merchants' Exchange Bldg.
 S. F. Savings Union. Montg. & Cal.
 Seaboard Bank. 24 Market
 Security Savings Bank. 316 Montgomery
 Swiss-American Bank. 1432 Fillmore
 U. S. National Bank. 1740 Fillmore
 Union State Bank. Van Ness & Market
 Wells-Fargo-Nevada National Bank of San Francisco. Union Trust Bldg.
 Western National Bank of San Francisco. Powell & Market
 Yokohama-Specie Bank. 515 Montgomery

BARBERS.

Greenberg, F. L. 320 Montgomery
BARBERS' SUPPLIES.
 Deckelmann Bros. 162 Turk

BAZAARS.

Charlton, E. P. & Co. 1317 Fillmore
BEER BOTTLERS.
 California Bottling Co. 1255 Harrison
 Enterprise Bottling Co. 2745 16th
 Fredericksburg Bot. Co. 18th & Ala.
 Rapp, John & Son. Eighth & Townsend

BELTING—LEATHER.

Cook, H. N. Belting Co. 26 Fremont
 Heins, Alex. Belting Co. 2413 Harrison

BICYCLES.

Lee, W. E. 504 Stanyan

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission
 Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard
BOOK BINDERS.
 Hicks-Judd Co., The. 270 Valencia
 Malloye, F. Co. 1132 Mission
 Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
 Elder, Paul. Van Ness Ave. & Bush
 Hanak & Hargens. Lick Bldg.
 Robertson, A. M. 1539 Van Ness Ave.
 San Francisco News Co. 747 Howard
 Whitaker & Ray Co. 141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The. 1025 Fillmore
 Buckingham & Hecht. Second & Mission
 Calm, Nickelsburg & Co. 551 Folsom
 Heim, F. L. 1556 Fillmore
 Koenig Shoe Co., The. 1541 Van Ness
 Kutz, G. M. Co. 18th & Bryant
 Mauzy & Reid Co. Mission near 2d
 Nolan-Earl Shoe Co. 727 Mission
 Philadelphia Shoe Co. Geary & Fillmore
 Rosenthal's, Inc. O'Farrell & Fillmore
 Sommer & Kaufman. 1430 Van Ness Ave.
 Sullivan Shoe Co. 1184 Market
 United Workingmen's Boot & Shoe Co. 25th & Bartlett
 Williams-Marvin Co. 660-664 Howard
 Wolf, H. & Bro. Fillmore near Geary
 Young, Geo. H., Inc. 207 Second

BOX FACTORIES.

Korbel Box Factory. 2014 Bryant
BREWERIES.
 Burnell & Co. 1009 Golden Gate Ave.
 Hibernia Brewery. 1241 Howard
 Lochbaum & Co., A. H. 125 King
 National Brewing Co. 762 Fulton
 Union Brewing & Maltng Co. Eighteenth & Florida
 Wunder Brew. Co. Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co. Sac't. nr. Kearny
BRICK MANUFACTURERS.
 California Brick & Clay Mfg. Co. 10 Third St.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co. Monadnock Bldg.
 Swaine, Hoyt & Co. 412 Battery

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co. 407 Washington
 Hohweiser, C. & Co. 511 Wash.
 Mayhew, F. E. & Co. Battery & Wash.
 Mattoon & Co. 516 Battery
 Reed, George W. 511 Washington
 Swayne, Hoyt & Co. 412 Battery
BROKERS—DRUG.
 Serwe & Prien Co. 1st and Mission
BROKERS—MERCHANDISE AND GENERAL.
 Booth, F. E. 91 Drumm
 DuVal, W. M. & Co. Monadnock Bldg.
 Maillard & Schmeidell. Sac. & Front
 Page Bros. 414 Montgomery
 Stone, B. F., Jr. & Co. 90 Sacramento
BROKERS—STOCK, BOND, GRAIN AND OIL.
 Ames, Worthington. 502 California
 Barth, J. & Co. 480 California
 Doubleday, D. E. 129 Montgomery
 Girvin & Eyre. Merchants Ex. Bldg.
 Goldman, Max. 339 Bush
 Hopkins, J. P. 332 Bush
 Irvine, James. 312 Oak
 Politzer, Alex. 1810 Fillmore
 Pollitz, Edw. & Co. 420 California
 Rehfish & Hochstadter. 2669 California
 Sternberg, Frank R. 115-339 Bush
 Toplitz, Jos. B. 339 Bush
BROKERS—TICKET.
 Ottinger, A. Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n. 211 Church
 Pacific States Savings & Loan Com-
 pany. 569 California
BUILDING CONSTRUCTION.
 Ferrolite Co. 338 Pine
 Lindgren-Hicks Co. Humboldt Bk. Bldg.
BUILDING MATERIALS.
 Holden-Deuprey Co. 1665 Mission
 Levy, Oscar S. 15 Second
 Waterhouse and Price. 59 3d.
 Wilkomm Bldg. Supply Co. Midway Bldg.

BUTCHERS.

Baceus, R. T. Haight & Shrader
 Bayle-Lacoste & Co. 11th & Market
 Clayburgh & George. 333 Kearny
 Decourteux, A. 11th & Market Sts
 Finke, Fred H. 10 East
 Herman, Benj. & Son. Bush & Franklin
 Patek, F. & Co. 916 Larkin
 Roberts, W. F. 2849 California
 Schweitzer, J. & Co. 1412 Bush
 Taafe, Wm. Vo. Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co. 211, 215 4th
CAN MANUFACTURERS.
 American Can Co. 7th & Townsend

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
 Cal. Fruit Cannery Ass'n. 120 Market
 Hunt Bros. Co. 112 Market
 Spanish American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. Berkeley

Borel, Ant. & Co. 480 California
 Brittan, N. J. San Carlos
 Center, John. 2828 Sixteenth
 Dean, W. E. 818 Kohl Bldg.
 Delger, Edward F. Delger Bldg. Oakland
 Denman, James. 3808 Clay
 Fontana, Mark J. 120 Market
 Hopkins, E. W. 354 Pine
 Levy, H. M. 1302 Post
 Moore, A. A., Jr. 15 Second
 Payot, Henry. 918 Ellis
 Phelan, James D. Mutual Bank Bldg.
 Payne, Warren R. 1407 Sutter
 Pope, Geo. A. 1014 Kohl Bldg.
 Schmidt, John A. 1101 O'Farrell
 Smith, F. M. Albany Block, Oakland
 Spreckels, Claus. 105 Sansome
 Spring Val. Water Co., Sut. & Frank.
 Thomas, H. W. 268 Market
 Thompson, R. R. 417 Montgomery
 Upham, Isaac. 104 Battery
 Whitney Estate Co. 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son. First & Howard
CARPENTERS AND BUILDERS.
 Miller, Geo. E. 710 Montgomery
 Murray, S. C. 1225 Fell
 Robinson & Gillespie. 2447 Sutter

CARPETS.

Gullixson Bros., Inc. 2086 Market
 Hulce-Bradford Co. 986 Mission
 Kensington Carpet Co. 1638 Fillmore
 Walcom, Geo. Co. 637 Turk
 Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co. 989 Golden Gate
CARRIAGE COMPANIES.
 St. Francis Carriage Co. B'way & Polk
 United Carriage Co. Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co. 732 Brannan
 Larkins & Co. Guerrero, bet. 14th & 15th
 Schindler, H. B. & Co. 172 Spear
 Studebaker Bros. Mfg. Co. 10th & Mk
 Wertsch, Wm. 24 Page
 Willey, Frank D. 69 Fell
CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
 Thoms, J. W. 902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F. 38 Clementina
 National Cash Register Co., The. 1040 Market Street
 Pacific Coast Cash Register Co. 1294 Market
 Union Cash Register Co. 529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con. 1024 Franklin
CEMETERY ASSOCIATIONS.
 Henderson, John, President Mt. Olivet
 Cemetery. Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 725 Howard
CHAMPAGNE.
 Greenway, E. M. Kohl Bldg.
 Kessler, G. A. & Co. 399 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The. 268 Market
CHOCOLATE MANUFACTURERS.
 Ghirardelli, D. Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E. 310 California
 Weule, Louis Company. 106 Steuart
CHIMNEYS AND CHIMNEY PIPE.
 Clawson, L. E. & Co. Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 15 Powell
 Blaskower, M. & Co. 201 Montgomery
 Cahen, Sig. Lick Bldg.
 Ehrman Bros. & Co. 134 Front
 Gunst, M. A. & Co. California & Front
 Hauser, Edwin. 402 Market
 Heyneman, Herman. 325 Davis
 Judell, H. L. & Co. 1701 Buchanan
 Lane & Connelly. 182 Townsend
 Ordenstein, Max. 2131 Devisadero
 Plagemann, H. & Co. 403 Golden Gate
 Rinaldo Bros. Co. 1642 O'Farrell
 Schoenfeld, J. & Co. 516-518 Washington
 Willard Bros. 1718 Devisadero

CIGARETTE MANUFACTURERS.

Bollman, John, Co. Battery & Commerce
CIRCULAR DISTRIBUTORS.
 Weil, Wm. M. 27 Stevenson

CLOAK AND SUIT HOUSES.

Caillan, Armand, Inc. V. Ness & Cal.
 Gebhardt, C. & Co. 917 Van Ness Ave
 Golden Gate Cloak & Suit House. Market, near Jones
 Gould, Sullivan & Co. 815 Van Ness
 Heilbronner, L. 923 Market
 Ransohoff, L. 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger. 239 Bush
 Atkins, Robert S. 168 Sutter
 Brown Bros. & Co. 1000 Van Ness Ave
 Carroll & Tilton Co. 1440 Fillmore
 Frank Bros. 1356 Fillmore
 Gildea, J. J. & Co. Grant Ave. & Market
 Hastings Clothing Co., V. Ness & Pine
 Hirsch Bros. 2009 Fillmore
 Hoffman, Rothchild & Co. Golden Gate Ave. & Gough
 Keilus, Chas. & Co., Sutter & Fillmore

Lilienfeld, Alfred & Co., 1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co., 768 Mission
Neustadter Bros., 115 Hayes
Pauson & Co., Van Ness & Post
Raphael's Inc., Fillmore & Geary
Roos Bros., O'Farrell & Fillmore
Straus, Louis, 658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2036 O'Farrell
Morton, Thomas, & Son, 600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1021 Mer. Ex.
San Francisco & San Joaquin Coal Co.,
310 Montgomery Block
Stafford, W. G., & Co., 214 East
Western Fuel Co., 430 California

CODFISH DEALERS.

Alaska, Codfish Co., 159 Sacramento
Atlantic Fish Co., 423 Front
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 323 Monadnock Bldg.
Merchants Mutual Adjusting Agency,
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 134 Washington
Armsby, J. K. & Co., 627 Howard
Atchinson, B. M. & Co., 2550 Sacramento
Biagi, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Boessneck & Co., 308 Washington
Botto, N. & Co., 303 Washington
Caffrey, John, 448 Battery
Campodonico & Burns, 105 Wash.
Chauche & Bon., 315 Battery
Collins, Thos. W. & Co., 34 Front
Cutter, E. B. Co., 608 Merchants Ex.
Dairymen's Union, 108 Clay
Eveleth-Nash Co., 422 Front
De Martini, John & Co., 112 Wash.
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Duffy, J. J. Co., 109 Wash.
Dunbar, H. F., 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini, 108-110 Washington
Getz Bros. & Co., Davis & Sacramento
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co., 44 Clay
Hammer & Co., 230 Clay
Harter, L. Co., 314 Davis
Higglins, Jas. Co., 319 Drumm
Hilmer, Fred L. Co., 28 Clay
Hopkins, L. J. Co., 419 Front
Hulme & Hart, 19th & Tennessee
Hyman Bros. Co., Kohl Bldg.
Ivanovich-Trobock & Bergen Co.,
200 Washington
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 212 Clay
Jaudin, H. U. Co., 225 Washington
Jonas, Erlanger, Davis Co. Davis & J. Son
Kittle, H. de W., Union Trust Bldg.
Landsberger & Son, 108 Front
Lest, C. J. & Co., 2835 Washington
Lercari, C. J. & Co., 128 Washington
Loaiza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Day & Wash
Macpherson & Honrhan, Davis & Wash
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 124-8 Washington
Montelegre & Co., Hansford Block
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Olcese, G. B. & Co., 434 Davis
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 59-63 Washington
Sanford Bros., 430 Front
Scatena, L. & Co., 104 Washington
Schultz-Hansen Co., 330 Drumm
Schwartz Bros., 701 Union Trust Bldg.
Sloss & Gerstle, Kohl Bldg.
Southern Pac. Mill. Co., 930 Meht Ex
Von Husen & Co., 400 Davis
Vanvalves, M. D., 117 Washington
Welch & Co., 244 California
Western Creameries Co., 268 Market
Wetmore Bros., 450 Front
Wolff, Wm. & Co., 248 Mission
Wolf & Sons, Drumm & Jackson
Wolfen, Max & Co., 421 Front

CONFECTIONERS.

Blum, S., California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros., 1610 Van Ness Ave
Haas, Geo. & Son, 1355 Fillmore
Hromada, Adolph & Co., 1310 Folsom
Lechten Bros., 1242 Devisadero
Maskey, Frank, Kearny, near Market
Rhine, Henry & Co., 19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Seidl, J. & Co., 312 Clementina
Townsend, W. S., 1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E., 66 Post
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard, 518 Noe
Gilbreth, Frank B., 16 California
Hjul, Jas. H., 614 Sacramento
Keatinge, Richard & Sons, 779 Market
Masow & Morrison, 599 Monadnock B.
Sheehan, John R. & Co., Inc., 350 Post
The Woodruff Co., Pine & Leidesdorf

COOPERS.

California Barrel Co., 22nd & Illinois
Carl Cooperage Co., 54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert & Cordes, 379 Seventh

COOPERAGE STOCK.

Richards, J. W., 2431 Channing B'k'ty
CORDAGE MANUFACTURERS.
Tubbs Cordage Co., Kohl Bldg

CORSET MANUFACTURERS

Locke, C. E., Mgr. Royal Worcester
Corset Co., 728 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland
CRACKER MANUFACTURERS.
American Biscuit Co., Bat. & Broadway
Pacific Coast Biscuit Co., Bat. & Valjo
Standard Biscuit Co., Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 10 Fremont
Barthold-Paulsen Co., 1352 Polk
Cowen-Heineberg Co., 527 Market
Nathan-Dohrmann Co., 1548 Van Ness
Schloss Crockery Co., Folsom & Fifth
Sternheim, S. & Son, 1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co., 23 Market
Gray Bros., 2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co., 508 Washington

DAIRY MANUFACTURERS.

De Laval Dairy Supply Co., 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S., 712 Steiner
Van Wyck, Crittenden, D. D. S.,
1059 O'Farrell

DEPARTMENT STORES.

Emporium, The, Post & Van Ness
Prager's, Market & Jones
DESKS AND OFFICE FURNITURE.
Craig Desk Co., 46 Sutter
Fuller, Geo. H., Desk Co., 659 Mission
Rucker Desk Co., 737 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co., 1034 Geary

DOORS AND WINDOWS.

California Door Co., 24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co., 926 Brannan
Cartwright Draying Co., 1710 Harrison
Dore & Co., 609 Seventh
Emmons, G. W., 438 Market
Farnsworth & Ruggles, 109 Davis
McNab & Smith, 38 Davis
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co., 703 Davis
Strauss, K., 713 Golden Gate Ave
Teale & Co., 764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co., 14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co., 114 Battery
Griffin & Skelley Co., 16 California
Guggenheim & Co., Sac'to & Davis
Phoenix Packing Co., 118 Davis
Rosenberg Bros. Co., 2nd & Japan

DRUGGISTS.

Ayers, Edw. N., 1108 Van Ness
Baer Drug Co., 722 Market
Boericke & Runyon, 1554 Van Ness Ave
Broemmell, J. G. B., 2501 California
Clegg, Fred A., 1542 California
Clinton, Dr. C. A., 21st & Howard
Calegaris, J., Kearny & Pacific
Coffin-Redington Co., 2d & Stevenson
Erlenbach, Martin, 711 Third
Faunda, C. O., 303 Montgomery Ave
Ferry Drug Co., 20 Market
Gates, J. R. Co., Inc., 113-115 Davis
Grazier's Pharmacy, 501 Third Ave
Green, Frank T., 500 Devisadero
Kelly, Frank S., 2925 Pierce
Lainer, Rd. Drug Co., 1260 McAllister
Langley & Michaels Co., 34 First
Leipnitz Co., G., Sutter & Laguna
Lendfeld's Pharmacy, 1804 Fillmore
Owl Drug Co., 611 Mission
Prior's Pharmacy, 234 San Jose Ave
Rockstroh, F. E., 1044 Valencia
Rossi Drug Co., 1900 Union
Ryan, D., 3402 Mission
Schmidt, Val., Polk & Jackson
Schmidt, Edwin Val., Fillmore & Cal
Searby, W. M., 723 Pacific Bldg.
Von Kraken, W. Esters, 264 Bryant
Wakelee & Co., 58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co., 49 Sansome
Bernstein, S. L., Radke Bldg
City of Paris, Van Ness & Washington
Clayburgh, L. J. & Co., 1425 Bush
Crowley, J. B., Aronson Bldg.
Frohmam & Priester, 2635 Mission
Graf, J. L. & Co., 359 McAllister
Hale Bros. Inc., Sixth near Market
Jacobs, F. P. & Bro., 1217 Geary
Kohlberg, M. S. & Co., 435-7 Turk
Levy, Max, 1140 Geary
Lippman Bros., 22nd & Mission
Livingston Bros., Geary & Fillmore
Marcuse, M. & Co., 37-39 Battery
Murphy, Grant & Co., Sansome & Mkt
Nathan, A., 1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., V. Ness & Pine
Samuels, D. Lace House Co.,
Sutter & Van Ness
Schmidt, Ben. J. & Co., 1017 Post
Schoenholz & Elsbach, 2013 Fillmore
Semeria, Henry & Co., 539 Eddy
Strauss, Greenberg & Sachs, 1241 Van Ness
Strauss, Levi & Co., Sixth & South
Thursbacher, B. E., 16th & Folsom
Weill, Raphael & Co., V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmer

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works, 27 Tenth
Hickman, Henry, 3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co., McAllister & Polk
Raymond, W. H. V., 2812 Clay
San Francisco Business College, 732 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co., 827 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp., 212 First

Century-Klein Electric Co.,
Electric Appliance Co., 726 Mission
Electric Railway & Manfrs Supply
Co., 84-86, 2d St
Farnsworth Electrical Co., 602 Howard
General Electric Co., Union Trust Bldg
Hetty Bros., 326 Ellis
Holabird-Reynolds & Sayles Co.,
527 Mission
Levy Electric Co., 648 Sacramento
Shelby Electric Co., 204 California
Summerhayes, W. R., Spear & Folsom
Ind. Electric Const. Co., 281 Fulton
Westinghouse Electric Co., 2nd and
Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works, 1349-51
Golden West Plating Works, 355 First
Merle, A. & Co., Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro., 1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J., 847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B., Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co., 2624 Sutter
Lueders, Geo. & Co., Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co., 16 First
Castle Bros., 1444 O'Farrell
De Fremery, J. & Co., 1305 Adeline O'kd.
Jennings, R. P., Cal. Bldg., Union Sq.
North American Mercantile Co.,
314 Brannan
Takemura, K. & Co., 1174 Sutter
Maldonado & Co., Hansford Block
Vignier, A. & Co., 613 Battery
Wieland Bros. Inc., 309 Davis

FIREWORKS.

California Fire Works Co., 219 Front

FLORISTS.

Boland, J. B. Co., Kearny & Post
Jacquemet, Jos. & Co., 22d & Douglass
Mann, Alex. Jr., Co., Inc., 1125 Polk
Sievers Floral Co., 1670 California

FLOUR MILLS.

Sperry Flour Co., 133 Spear
Stockton Milling Co., 112 California

FOOD CEREALS.

Pacific Cereal Ass'n., Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co., 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Berta, A. Co., Market & Eleventh
Marchi, John, 2029 Filbert
Omey & Goetting, Geary & Polk

FURNITURE.

Bateman, Wm., 1913 Bryant
Breuner, John Co., 1451 Van Ness
Cordes Furniture Co., 1537 Bush
Bunster & Saxe, Eddy & Larkin
Eastern Outfitting Co., 1970 Mission
Fredericks, J. Co., 815 Ellis
Friedman, M. & Co., O'Farrell & Polk
Gullison Bros., 2086 Market
Indianapolis Furniture Co., 833 Mission
Kaskell Furniture Co., 16th & Valencia
Kreiss, L. & Sons, 1219 Post
Lavenson-Shiely Co., Webster & Haight
Moore, Harry J. Furn. Co., 735 Eddy
Newman Bros. Co., 2200 Mission
Plum, Chas. M. & Co., 1632 California
Sloane, W. & J. Co., Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co., 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co., Harrison & 16th
Wisconsin Furniture Co., 1537 Bush

FURS.

Gassner, Louis, 1524 Bush
Liebes, H. & Co., 1440 Van Ness Ave
Wallace, Robert, 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co., 515 Market
Metropolitan Match Co., 42 Sutter
California Gas Fixture Co., 357 Ellis
Day, Thos. Co., 725 Mission
Haskins, Arthur R., Inc.,
1201 Broadway, Oakland
Pac. Coast Illuminating Co., 6 O'Farl.

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son, 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co., 1st & Natoma

GAS GENERATORS.

Reichert Theo., Fillmore & Bush

GAS METERS AND STOVES.

Pacific Meter Co., 919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn., 345 Haight

GENERAL MERCHANDISE.

Schwabacher Bros., 112 California

GLASS MANUFACTURERS.

Illinois Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Wks., 7th & Irwin
Pacific Window Glass Co., 1122 Market
United States Glass Co., 271 Stevenson

GLOVES.

Moss, Geo. A., 1520 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son, Merch. Ex.
California Glue Works, Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker, 204 California
Whitaker, A. J., 203 Clay

GRAVEL.

Bay Development Co., 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co., 526 McAlst

GROCERS.

City of Hamburg Co., Inc., 118 Oregon
Claussen, C., 771 Capp
Cluff, Wm. Co., Spear & Mission
Dannemark Bros., Haight & Scott
De Bernardi, D. & Co., 15 Pacific
Foster, S. & Co., 126 Beale
Getz, M. & Co., 135-141 Main
Goldberg, Bowen & Co., 1242 Van Ness
Levaggi, Grammed & Co., Inc., 412 Front
Haas Bros., 100 California
Hubrich, Carl A., 391 Devisadero
Hollman, Henry, 2805 Mission
Hooper & Jennings, 462 Bryant
Irvine Bros., 1588 Bush
Johnson Bros., Fillmore & Sacramento
Lennon, John A., 918 Eddy
McCullough Co., M. A., 154-156 Sixth
Meyer, A. & Co., 136 Stenart
Newbauer, J. H. & Co., 420 Fifth
Parks Bros. & Co., 372 Fifth
Peters Bros., 991 Cole
Rathjen Bros., 39 Stockton
Rothschild, John & Co., 11 Spear
Smith's Cash Store, 258 Market
Snook, James A. & Co., 247 Davis
Stulz, Jos. A. Co., 1931 Fillmore
Sussman, Wormser & Co., 140 Spear
Tillman & Bendell, Front & Vallejo
West, Elliott & Gordon, 500-504 Hayes
Wellman, Peck & Co., 311-337 East
Wethered, Wm. Co., 1967 Sutter

GUNS AND AMMUNITION

Bekeart, Phil B. Co., 717 Market
Gocher Bros., 513 Market
Shreve & Barber Co., 1023 Market

HAMMAM BATHS.

Burns, Edw. F., 815 Eddy

HARDWARE.

Arnold Hardware Co., 1412 O'Farrell
Baker & Hamilton, 119 Berry
Bennett Bros., 541 Haight
Brittain & Co., 974 Market
Brown, Chas. & Co., 450 Van Ness
Brown, The Ralph Co., 5th & Tehama
California Hdw. & Cut. Co., 512 V. Ness
Dean, S. J., 1196 Market
Donnelly, W. J., 11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian, Pacific Union Club
Gregory Hdw. Co., 615 Market
Holbrook, Merrill & Stetson, 6 & Twins.
Hs. J. G. & Co., 827 Mission
Jones, Ed., 1182 Market
Marshall-Newell Supply Co., 146 Stri
Montague, W. W. & Co., Turk & Polk
Olympic Arms Co., 555 Van Ness
Pacific Hdw. & Steel Co., 7th & Twnd
Palace Hdw. Co., 456 Golden Gate
Philpott, C. H., 135 Fifth
Rosekrans, H. & Co., 511 Sixth
Smith, Peter A., 638 Fourth
Williams Hdw. & Stove Co., 1525 Mkt
Caut, E. D. Hardware Co., 218 Market
Wright Hdw. Co., 77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.,
Golden Gate Ave, near Fillmore

Spiro Harness & Wagon Co., 307 Mkt

HAT MANUFACTURERS.

California Hat Co., 1420 Howard
Trlest & Co., 734-738 Mission

HATTERS.

Carroll, Paul T., 706 Market
Collins, Chas. J., 922 Market
Colman Co., 343 Montgomery
Dillon, Tom, Van Ness Ave & McAllister
Fannin & Elmendorf, 149 New Montg.
Fisher & Co., 726 Market
Herrmann & Co., 1440 Market
Kline, Louis & Co., 24 Sansome
Lundstrom, K. A., 1178 Market
Meusdorffer, J. C. Sons, 909 Fillmore

HAY AND GRAIN.

Anspacher Bros., 1049 Mills Bldg.
Chase, W. W. & Co., 1938 Market
Miller, W. A. & Co., 268 Market
Scott & Magner, 453 Berry
Somers & Co., Sixth & Irwin
Vermeil, J. L., 3142 Mission

HORSE SHOEING.

Morrissey, Nicholas, 460 Eighth
Odea, Martin, 212 Locust Ave

HOTELS.

Hotel St. Francis, Geary & Powell
Johnson, M., Hotel Robins
Martin, H. G., 156 Third
Palace Hotel Co., Fairmont Hotel
Phillips, H. B., Union Trust Bldg
Turpin, F. L., Cor Fourth & Howard
Von der Mehden, G. H., 501 Eighth

HOUSEHOLD UTENSILS.

Wiester & Co., 2573 Folsom

ICE DEALERS.

Consumers Ice Co., 436 Eighth
Merchants Ice & Cold Storage Co.,
Lombard & Sansome
National Ice & Cold Storage Co., The
Union Merchants Ice Delivery Co.,
735 Fourth

ICE CREAM DEALERS.

Parry, J. S., 224 8th

ILLUSTRATORS.

O'Connor, Thos. E., Mutual Bank Bldg.

Davis, J. B. E. & Son, Mont. & Sac'to
Dornin, John C., 112 Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sansm
Gutle & Frank, 112 Market
Herald, Rudolph Jr., 53 Post
Hilman, John R. & Son, 160 Sansome
Insurance Co. of N. A., 162 Battery
Kilgarif & Beaver, Post & Grant Av.
Landers, Wm. J., Pine & Sansome
Liverpool & London & Globe Ins. Co.,
422 California
London & Lancashire Fire Insurance
Co., 571 Sacramento
Manheim, Dibern & Co., 453-455 Mtgy
Miller, T. L., Pine & Leidesdorff
Nason, Arthur G., Merchants' Exchange
New Zealand Insurance Co., 312 Cal.
Northwestern National Fire Ins. Co.,
1632 Franklin
Pacific Mutual Life Insurance Co., The
Post and Grant Av.
Pacific Surety Co., 326 Montgomery
Palache & Hewitt, 430 California
Parker, C. M. T., Main & Folsom
Perrin, Howard, 701 Monadnock Bldg
Potter, Edw. E., 320 Sansome
Preferred Accident Ins. Co., 704 Mkt
Queen Insurance Co., 122 Sansome
Royal Insurance Co., 122 Sansome
Rosenthal, Louis, 315 California
Spelling, Frank, 1306 Post
Stovel, C. J., 537 Sacramento
Travelers' Ins. Co., Monadnock Bldg.
Voss, Conrad & Co., 320 Sansome
Waniorke, M., 122 Sansome
Watson, Taylor & Sperry, 213 Sansome
Watt, Rolla V., 122 Sansome
West Coast Life Ins. Co., 348 Pine
Whitely, Henry M., 307 Merch. Ex.
Wilson, Horace, 407 Montgomery

INDIVIDUAL MEMBERS.
Benedict, C. S., Pine & Van Ness
Blair, R. K., 68 Fremont
Briggs, Arthur H.,
Treasurer, Fairmont Hotel
Briggs, H. E., Mgr. Viavi Co., 636 Pine
Burr, C. C., 1456 Filbert
Carpy, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium, Post and Van Ness
Folger, J. A., Howard and Spear
Greenebaum, E., Secretary City Ware-
house Co., Jackson & Battery
Greenbaum, M., Meht, Mission bet. 3-4
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Harvey, J. Downey, 52 11th St.
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Coopersage, 678 Monadnock Bldg.
Landsberger, Julius A., Chronicle Bldg.
McNeill, A. J., Elev., Stockin & Beach
Mackay, Clarence H., Bank Director, New York
McCoy, H. J., Sec. Y. M. C. A., 141 Alpine
McCutcheon, Edw. J., 1860 Webster
Moore, S. L., Sec'y. the I. C. Moore
Estate Co., 1914 Devisadero
Painter, Edgar, J. B., Painter Estate, Kohl Bldg.
Sherman, L. S., 1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers, Merchants' Exch. Bldg.
Symmes, Frank J., Merchant, 1046 Monadnock Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thompson, Beach, The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Upham, Isaac, Merchant, 104 Battery
Van Arsdale, W. W., Lumber Dealer, 2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Walker, David E., Bank Director, California & Montgomery
Wright, F. V., 614 Taylor, Alameda

INVESTMENT SECURITIES.

Brown, Wilson & Co., Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co., Fifteenth and Utah

IRON WORKS.

California Iron Yard, 417 Kohl Bldg

Fulton Iron Works, First & Market

Moore & Scott Iron Works, Main & Howard

Morton & Hedley, 215 Harrison

Risdon Iron Works, 298 Steuart

Schrader, Otto, 1247 Harrison

Vulcan Iron Works, 604 Mission i

IRON AND STEEL MERCHANTS.

Berger & Carter, 17th & Mississippi

Doble, Abner Co., Fremont & Howard

Taylor & Spottswood, Co. 19th & Minn

Woods & Huddart, 356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co., 9 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co., 1465 Polk

Solomon, C. Jr., 625 Myrtle St., Oakland

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro., 1120 Sutter

Mendelson Bros., 439 Turk

JEWELERS.

Abrams, Henry M. Co., 717 Market

Andrews, A., 909 Van Ness Ave

Baldwin Jewelry Co., 1261 Van Ness Ave

Judis, Alphonse Co., 704 Market
Lehrberger, J. S. & Co., 704 Market
Mayer & Weinshenk, 717 Market
Nordman Bros., 717 Market
Radke & Co., Bush & Van Ness Ave
Schussler, M. & Co., 704 Market
Shreve & Co., Van Ness & Sacramento
Sorensen, James A. & Co., 715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELERS' SUPPLIES.

Mathews, Roy P. Co., 717 Market

Muhs & Lochbaum Co., 1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co., 398 McAllister

Gantner & Mattern Co., Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co., Cal. & V. Ness

Marks Bros., Eddy & Fillmore

Magnin, I. & Co., Van Ness & Austin Ave

Schwartz & Goodman, 1545 Fillmore

Paragon, The, Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G., 2202 California

Gadner, A., 2378 Pine

LAMPS.

Boesch Lamp Co., 1135 Mission

Bauer Lamp & Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry, 468 25th, Oakland

La Grande Laundry Co., 234 Twelfth

National Laundry Co., 3814 Eighteenth

San Francisco Laundry, 1408 Turk

United States Laundry, 1148 Harrison

White Star Laundry, 385 Eighth

Wormser, S. I., 317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co., 583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co., 747 Sansome

Kohlberg & Co., 526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams, 431 Battery

Frank, S. H. & Co., 416 Battery

Wagner Leather Co., Sierra Bldg.

Harpham & Jansen, 524 Washington

Kauffman, Davidson & Semmel, 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co., 95 Market

Holmes Lime Co., 704 Market

LITHOGRAPHERS.

Britton & Rey, 555 Commercial

Galloway Lithograph Co., 1664 Howard

Roesch, Louis Co., Fifteenth & Mission

Schmidt Lithograph Co., Fifth & Adeline Sts., Oakland

Union Lithograph Co., 741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son, 1210 Valencia

Clemens, C. J., 315 Fulton

Kelly, Thomas & Sons, Pine & Franklin

Pease, E. R., 1009 Valencia

LUMBER DEALERS.

Albion Lumber Co., 818 Crocker Bldg.

Blyth & Trott, Spear & Mission

Casper Lumber Co., 810 Kohl Bldg

Dodge, E. J. & Co., 112 Market

Dolbeer & Carson Co., Merchants Ex.

Excelsior Redwood Co., 4th & Channel

Ford, Chas. D. Co., Merchants Ex.

Grays Harbor Commercial Co., Foot of Third St

Greenwald, Otto H., 320 Sansome

Hammond Lumber Co., Mehts. Ex. Bldg.

Hahn, F. A. Co., Santa Cruz

Hobbs-Wall & Co., 633 Howard

Hooper, C. A. & Co., 32 Steuart

Hooper, F. P. & J. A., 703 Merch. Ex.

Howard, E. A. & Co., 20 Howard

Hume, G. W. Co., 268 Market

Jones Lumber Co., 548 Brannan

Jones, Hugh Lumber Co., Potrero Ave. & Twenty-second

Kruse, J. S., Twenty-third & Shotwell

Meyer, Adolph, 1510 Devisadero

Pacific Lumber Co., 16 California

Pope & Talbot, Foot of Third St

Renton, Holmes & Co., 116 Battery

Seymour & Elliot, 142 Townsend

Simpson Lumber Co., 112 Market

Slide, S. E. Lumber Co., 112 Market

Soule, John F., 58 Drumm

Tacoma Mill Co., 234 California

Templeman, Henry, 22 Market

Truckee Lumber Co., 1216 Flood Bldg

Union Lumber Co., Monadnock Bldg

Van Arsdale-Harris Lumber Co., Fifth & Brannan

Wendling, G. X., James Flood Bldg

Western Redwood Lumber Co., 268 Mkt

MACARONI MANUFACTURERS.

California Italian Paste Co., 956 Bryant

Podesta, L. R., 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co., 1435 Pine

American Tool Works, 109 Mission

Boyle, Luey Co., 132 Monadnock Bldg

California Hydraulic Engineering Co., 523 Market

California Tool Works, 143 Beale

Compressed Air Machinery Co., Jessie & Eckert

Cyclops Iron Works, 223 Main

Davis, Norris K. Machine Works, Seventh & Harrison

Evans, C. H. & Co., 183 Fremont

Goldschmidt Thermite Co., 132 Folsom

Garratt, W. T. Co., Fremont & Natoma

Harron, Rickard & McCone, 461 Market

Henshaw, Bulkley Co., 219 Spear

Hewitt Machinery Co., 37 Second

Marwedel, C. W., 256 Ninth

Moore & Gottfried Co., 19th & Harrison

Moore, Chas. C. & Co., 43 First

Pacific Tool & Supply Co., 558 Howard

Pennington, G. W. & Sons, 313 Folsom

Pierson, Roeding & Co., Monadnock B.

Sanitary Devices Manufacturing Co., 24 Montgomery
Schilling, Adam & Sons, 211 Main
Union Iron Works, Potrero, S. F.
Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co., 604 Turk

Mangrum & Otter, 551 Mission

Rigney, Thos. F., 2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co., 2386 Green

Bryte, Coates & Campbell Co., 425 Monadnock Bldg

Cardinell-Vincent Co., 520 San Pablo Ave., Oakland

Eberhard, Geo. F. Co., The, 330-332 Fremont

Fisher, Chas., 1680 Pine

French & Lintorth, Wells Fargo Bldg.

Hughson & Merten, 418 Market

Luscombe & Isaacs, 1415 Devisadero

McLeod Mercantile Co., 1018 Polk

Maydwell, C. A., 268 Market

Morgan & Allen Co., 717 Market

Pollak, Arnold, 114 Bush

Robinson Bros., Third & Mission

Sears, H. J., 88 Second

Sellman, Waters H., 2602 Filbert

Simonds, S. E. Co., 890B Eddy

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co., 535-565 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co., 122 Utah

Continental Bedding Mfg. Co., 219 San Bruno Ave

Crescent Feather Co., 19th & Harrison

Hagemann, H. M., 1529 Pine

Hoey, John, Rhode Island & Eighth

Kloppstock Bros., 2257 Folsom

McRoskey, L. H., 780 Golden Gate Ave

MEN'S FURNISHING GOODS.

Berger, Nat., 1449 Fillmore

Berger, Sam., 1449 Fillmore

Bullock & Jones, Post and Kearny

Cluett, Peabody & Co., How'd & Hd. Ct.

Dorey & Cunningham, 11 Market

Greenebaum, Weil & Michels, Mission bet. 3d & 4th

Hansen & Elrick, 1105 Fillmore

Rogerson, J. C., 3316 22nd

Togger, The, Van Ness & Ellis

Bernstein, Sam., 1138 Geary

MERCHANT TAILORS.

Growall, W. L. Co., 704 Market

Harshall, A., 321 Crocker Bldg

Jacobi, J. M. & Co., Sutter and Montg.

Lyons, Chas., 1472 Fillmore

McMahon, Keyer & Steigler Bros., 892 Van Ness Ave

Martin Bros., Humboldt Bk. Bldg.

Reid, J. & Son, 943 Van Ness

Rhenstrom, C. H., 2415 Fillmore

Steil, Henry Co., 642 Market

Valentine, R., 724 Market

METAL WORKS.

Finn, John Metal Works, 384 Second

Pacific Metal Works, 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.

Columbia Dairy, 231 Franklin

Jersey Farm Co., 3550 Nineteenth

Loewe, Wm. G., 624 Russia Ave

Riverdale Creamery, 1416 Devisadero

S. F. Cream Depot, Minna near 11th

Standard Milk Co., 3201 Sixteenth

MILLINERY.

Butler-Schultz Co., 957 Geary

Hinz & Landt, 975 Geary

Holm & Nathan, Bush & Polk

Muller & Raas Co., Polk & Bush

New York Millinery, 133 Van Ness

Spencer & Mitau, 1140 Van Ness Ave

MILLWEIGHTS.

Dibert Mfg. Co., 7th & Folsom

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh
PROPERTY OWNERS.
 Crocker Estate Co.....Crocker Bldg.
 Flood, James L.....James Flood Bldg
 Hewes, D.....Orange, Cal
 Holmes Investment Co., The.....
1045 Monadnock Bldg
 Law, Hartland.....Fairmont Hotel
 Marye, Geo. T. Jr.....345 Haight
 Newbauer, H. W.....1914 Sacramento
 Parrott, John.....502 California
 Payson, A. H.....Santa Fe Office
 Quinn, John E.....1221 Polk
 Runyon, E. W.....515 Monadnock Bldg
 Schussler, H.....1409 Sutter
 Shiels Estate Co.....1380 Sutter
 Stevens, Martin.....1026 Fillmore
 Wilson, A. W.....1814 Gough

PUBLIC WEIGHERS.

McKenna, Jas F.....Third-St. Wharf
PUBLISHERS.
 Commercial News Pub. Co.....573 Commercial

Mitchell, Edw. H.....3363 Army
 Mitchell, J. H.....2046 Center, Berkeley
 Williams, E. C.....Sixteenth & Mission
PUMPING MACHINERY.
 Byron Jackson Machine Works.....
Fremont & Mission
 Dow, Geo. E. Pumping Engine Co.....
First & Howard
 Platt Iron Works Co.....509 Market
 Price, G. W. Pump Co.....23 Stevenson

RATTAN WORKS.
 Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.
 Abrahamson Bros. & Co.....1209 Sutter
 American Real Estate Co.....636 Mkt
 Armstrong-Quatman Co.....Russ Bldg.
 Aronson Realty Co.....160 Sutter
 Bablin, Landry C., Co.....423 Kearney
 Baldwin & Howell.....318 Kearney
 Baldwin & Stetson.....1924 Post
 Bancroft, Paul.....Chronicle Bldg
 Bew, Geo. E. & Co.....1124 Van Ness Ave
 Boardman Bros. & Co.....508 California
 Bonfield, Jeffress & Ryan.....49 Post
 Bovee, Toy & Co.....111 Montgomery
 Brandon, Julian R.....Cal & Fillmore
 Browne, R. S. & Co.....45 Geary
 Bull, Fred A.....251 Kearny
 Burnham & Marsh Co.....36 Kearny
 Bush, David & Son.....217 Russ Bldg.
 Clark, Curran.....Russ Bldg
 Clark, John.....301 Crocker Bldg
 Cline Bros.....255 Montgomery
 Coffey, H. E.....1244 Masonic Ave
 Cowden, J. B.....339 Montgomery
 Cranston, Belvel & Dwyer.....573 Cal.
 Crim, W. H. & Co.....Monadnock Bldg
 Dibert & White.....10 Third
 Dunbar, F. A.....918 Monadnock Bldg
 Easton, Wendell.....209 Monadnock Bldg
 Ehrenpfort, Wm.....801 Fillmore
 Ferguson-Breuner Co.....251 Montgy.
 Fisher, Chas. W.....490 Haight
 Giselman, Wm.....1300 Golden Gate Ave
 Grady, John H.....3526 Twenty-fourth
 Grothwell, L. & Co.....414 Kearny
 Harrigan, Weidenmuller & Rosenstirn,
 Inc.....345 Montgomery
 Healy & Gillespie.....244 Church
 Hendrickson, Wm. & Co.....Shreve Bldg.
 Hensley-Green Co.....35 Van Ness Ave
 Heyman, Oscar & Bro.....113 Montgy
 Hoag & Lansdale.....243 Bush
 Hooker & Lent.....First & Market
 Inverness Land & W. Co., Merch. Ex.
 Jacques & Thaler.....255 Montgomery
 Joost Sons & Co.....16th & Guerrero
 Kahn & Feder.....329 Kearny
 Kane & Co.....215 Montgomery
 Keil Estate Co.....1209 Flood Bldg
 Kendrick, Chas. H., Co.....1284 Market
 Langrebe, McNevin & Jones.....
408 Kearney
 Lehnars, J. H.....417 Montgomery
 Lichtenstein Bros. Co.....268 Market
 Lyon & Hoag.....636 Market
 Mackenzie & Underhill, 106 Merch. Ex
 Madison & Burke.....30 Montgomery
 Magee, Thos. & Sons.....22 Geary
 Martin, Walter S.....Call Bldg
 Marston, Frank W.....244 Sacramento
 McElroy, R. D.....704 Market
 McGaw, John & Co.....1109 Polk
 McGerry, W. B. & Co.....41 Montgomery
 McLeod Co., C. P., Inc.....2587 Mission
 McMahan, Mabry.....412 Market
 Middleton, John.....Pacific Bldg.
 Mooser & St. Germain.....1354 Polk
 McMahan, Mabry.....412 Market
 McNeill, D. R. Realty Co.....
2004 Delaware, Berkeley
 Nelson, Johnson & Co.....375 Bush
 Norie-Haars Co.....810 Van Ness
 Oliver, P. B.....104 Montgomery
 Partridge, John.....383 Monadnock
 Plunkett, Jas. J.....1443 Fillmore
 Polito, John L.....2104 Market
 Pon, Albert J.....1012 Fillmore
 Powers, J. C. & Co.....761 Fillmore
 Realty Syndicate, 1218 Bdwy, Oakland
 Rich, A. J. & Co.....121 Sutter
 Roberts, John W.....220 Sutter
 Rucker, Jos. H. & Co.....49 Post
 Russell, Chas. B.....222 Kohl Bldg
 Sachs, Sanford.....2027 Sutter
 Sage, O. G.....Mills Bldg.
 S. F. & Suburban Home Bldg. Society
201 Euclid Ave
 Schroth Co., The.....251 Kearny
 Schmitz, L. A.....3321 Twenty-first
 Scofield, Leonidas J.....26 Montgomery
 Shainwald, Buckbee & Co.....27 Montg.
 Skelton, E. W.....311 Bush
 Speck & Co.....54 Geary
 Strassburger, I. & Co.....484 California
 Stine, O. C.....636 Market
 Strong, Belden & Farr.....45 Post
 Twist, W. P.....1443 Fillmore
 Umben, G. H. & Co.....20 Montgomery
 Von Rhein Real Estate Co.....51 Geary

Wayman, Guy T.....517 Market
 Weck, F. A. Realty Co.....Berkeley
 Wehe, A. W.....Metropolis Bldg.
 Whittell, George Jr.....75 Sutter
 Williams & Surryhne.....114 Sutter
 Wolf & Hollman.....327 Kearny
REAL ESTATE AND INSURANCE.
 Clarence M. Mann.....318-324 Kearney
 Harrison, Wm. Greer Co. Bohemian Club
 Wright & Greene.....332 Bush
RECREATION GROUNDS.
 Herman, R.....Harbor View Park
REFINERIES.
 Selby Smelting & Lead Works.....
Merchants' Exchange, 8th Floor
RESTAURANTS.
 Bay State Restaurant.....29 Stockton
 Blanco, A. B.....863 O'Farrell
 Christensen, M. A. C.....870 Mission
 Louis Fashion Restaurant, 22 Sansome
 Galindo, F. B.....1018 Van Ness Ave
 Kilborn & Hayden.....34 Market
 Krone, F. W.....911 O'Farrell
 Larsen, C. G.....50 Eddy
 Louvre, The.....Fillmore & Eddy
 Petersen, Jacob.....9 Market
 Pouchan, G. & Co.....497 Golden Gate
 Ravn & Karstensen.....131 Market
 Swain Company.....1111 Post
 Tait's.....Eddy & Van Ness Ave
 Techau, R. J.....1279 Webster St., Alameda
 Techau Tavern Co.....
 Westerfeld, P. & Co.....1530 Haight
 Zinkand, Chas. A.....San Rafael

RIGGERS.
 Smith & Rice Co.....118 Howard
ROOFING AND BUILDING PAPER.
 Paraffine Paint Co.....1033 Merch. Ex.
 Pacific Refining & Roofing Co.....
379 Monadnock
RUBBER GOODS.
 Bowers Rubber Works.....62 Sacramento
 Goodyear Rubber Co.....573-579 Market
 Gorham Rubber Co., Fremont nr. Mkt.
 Winslow, C. R. & Co.....658 Howard
RUBBER STAMPS.
 Patrick & Co.....126 Bush
RUBBER AND COFFEE GROWERS.
 Hidalgo Plantation & Commercial Co.
Russ Bldg
 La Zacualpa Rubber Plantation Co.
Russ Bldg
RUG MANUFACTURERS.
 California Rug Co.....3147 Lombard
SAFES.
 Freeman, Brewster & McCabe.....
455 Golden Gate Ave.
 Herring-Hall-Marvin Safe Co.....
Second & Jessie
 Hermann Safe Co., The.....120 Folsom
 Parcells Safe Co.....577 Market
SAW WORKS.
 California Saw Works.....721 Brannan
 Simonds Mfg. Co.....368 Sixth, Oakland
SCHOOL AND KINDERGARTEN SUPPLIES.
 Bradley, Milton Co.....147 Grove
 Weber, C. F. & Co.....1151 Polk
SCHOOL BOOK PUBLISHERS.
 Doub, & Co.....717 Market
 Ginn & Co.....717 Market
SCREEN WORKS.
 Quick, John W.....1218 Haight
SEEDS AND GRAIN.
 Bowen, E. J.....1944 Webster
SEEDS AND PRODUCE.
 Volkman, Chas M & Co. S'some & B'way
SEED GROWERS.
 Metson, W. H. & Co.....1101 Laguna
 Morse, C. C. & Co.....48-56 Clay
SEWER PIPE AND TERRA COTTA.
 Clark, N. & Sons.....17 Spear
 Steiger Terra Cotta & Pottery Works
Eighteenth & Division
SEWING MACHINES.
 Cohen's, I. S. Sons.....1616 O'Farrell
 Evans, J. W.....1658 O'Farrell
 Jackson, W. E.....414 Polk
 Singer Mfg. Co.....17 Jones
 White Sewing Machine Co. 1478 Market
 Wilcox & Gibbs.....724 Turk
SHEET IRON AND PIPES.
 Smith, Francis & Co.....61 Fremont
SHEET METAL WORKS.
 Cronan, W.....19-23 City Hall Ave
 Delang Bros.....70 Spear
 Shields, Thos.....571 Mission
SHIP BUILDERS.
 Boole, W. A. & Son, Inc.....46 Steuart
 Pacific Shipyard & Ways Co.....
Alameda Point, 172 East
 Turner, Matthew.....209 Steuart
 Whelan, Jas. J.....110 Main
SHIP CHANDLERS.
 Foard-Barstow Ship Chandlery Co.
138 Steuart
 Josselyn, G. M. & Co.....106 Main
 Sellers, Madison & Co.....96 Market
 Weeks-Howe-Emerson Co.....61 Market
SHIPPING AND COMMISSION.
 Alexander & Baldwin.....426 California
 American Trading Co., Monadnock Bldg
 Balfour, Guthrie Co.....320 Sansome
 Barneson, Hibberd Co., Cal. & Front
 Bates & Chesebrough, Mer. Ex. Bldg.
 Bowring & Co.....118 Battery
 Dempster & Son, Merchants' Exchange
 Gale Bros.....408 Davis
 Grace, W. R. & Co.....612 California
 Herrmann, Geo. Co.....310 Sacramento
 Johnson-Locke Mercantile Co.....
213 Sansome
 Lund, Henry & Co., Montgomery Block
 Mitsui & Co.....Merchants' Exchange
 Meyer, Wilson & Co.....
Alaska Commercial Bldg.
 Moore, Ferguson & Co., 690 Commer'l
 Newhall, H. M. & Co.....114 Battery
 Otis, McAllister & Co.....426 California
 Parrott & Co.....204 California
 Plummer, Geo. E. & Co.....54 Steuart
 Port Costa Milling Co.....210 Battery
 Spreckels, J. D. & Bros. Co.....58 Clay
 Williams, Dimond & Co.....310 Sansome

SHIPSMITHS.
 Chrestoffersen & Tway.....420 Beale
SHIRT MANUFACTURERS.
 Eloesser-Heynemann Co.....77 Battery
 Ulman, Selligsohn & Brown.....
Sixth & Eldorado
SHOE GOODS.
 Dolliver Bros.....1560 Fifth, Oakland
SICK ROOM GOODS.
 Goodban, F. E.....1305 Gough
SILK MANUFACTURERS.
 Nonotuck Silk Co.....3164 Sixteenth
 Carlson-Currier Co.....408 Polk
SILVERWARE.
 Graves, W. E.....717 Market
SMOKERS' ARTICLES.
 Heininger, C. P. & Co.....687 Guerrero
SOAP AND TALLOW MANUFACTURERS.
 Fischbeck Soap Co., 17th & R. Island
 Lillie, Chas., N. W. cor. Bay & Webster
 Luhn, Otto & Co.....117 Diamond
 Newell & Bros.....2714 Army
SODA MANUFACTURERS.
 Horstmann, John & Co.....685 Bryant
SODA WATER APPARATUS AND SUPPLIES.
 Becht, G. J. Co.....361 Ellis
SODA WATER MANUFACTURERS.
 Belfast Ginger Ale Co., Union & Octavia
SPICES AND FLAVORING EXTRACTS.
 Rieger, Paul & Co.....435 Washington
STARCH MANUFACTURERS.
 Everding, J. & Co.....48 Clay
STATIONERS AND PAPER DEALERS.
 Blake, Moffitt & Towne.....1400 Fourth
 Bonestell, Richardson & Co., 475 Sixth
 Cen. Stationery & Sup. Co., 1186 Mkt
 Crocker, H. S. Co.....517 Market
 Dixon, Fish & Co.....205 California
 Hill, Harley J.....32 Kearny
 Schwabacher-Frey Stationery Co.....
42-44 Sutter
 Standard Office Sup. Co.....603 Mont.
 Upham, Isaac Co.....104 Battery
STEAM ENGINE MANUFACTURERS.
 Ohmen Engine Works.....17th & Capn
STEAMSHIP AND TRANSPORTATION COMPANIES.
 California Transportation Co.....
 Jackson-St. Wharf
 Capelle, Robert.....250 Powell
 Cook, Thos. & Son.....32 Powell
 Ettore Patrizi & Co.....23 Mont. Ave.
 Fugazi, J. F.....628 Montgomery
 Hamburg-American Line.....908 Market
 Pacific Coast Steamship Co., 112 Market
 Pacific Mail Steamship Co., Flood Bldg
 Toyo Kisen Kaisha.....Flood Bldg.
 Monticello Steamship Co., Ferry Bldg.
 Northern Commercial Co., 320 Sansome
 Occidental & Oriental S.S. Co., Flood B.
 S. F. Dry Dock Co., Green-St. Wharf
 Ship Owners' & Merchants' Tug Boat Co.
 Zappettini & Perasso.....1 Mont. Av.
STEVEDORES.
 Eschen & Minor.....46 Steuart
STORE AND OFFICE FIXTURES.
 Fink & Schindler Co.....218 Thirteenth
 Simmen, John.....70 Rausch
STOVE AND IRON FOUNDRIES.
 Graham, James Mfg. Co.....27 Minna
 Steiger & Kerr.....Eighteenth & Folsom
STRUCTURAL STEEL MANUFACTURERS.
 Ralston Iron Works, 20th and Indiana
SURETY COMPANIES.
 American Bonding Co., Fourth & Market
SURGICAL INSTRUMENTS.
 Walters & Co.....1834 Geary
SURVEYING AND NAUTICAL INSTRUMENTS.
 Leitz, The A. Co.....640 Commercial
SYRUPS.
 Colonial Preserving Co.....3460 25th
 Long Syrup Refining Co., 8th & Bran'n
 Pacific Coast Syrup Co.....713 Sansome
TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
 Arnstein, Simon & Co., 3rd & Mission
 Baumgarten, J. & Co., 671 Golden Gate
 Ford, C. W. R. & Co.....164 Sutter
 Reiss Bros. Co.....1500 Post
TANNERS.
 Eagle Tannery, 26th & San Bruno Ave
 Legallet-Hellwig Tanning Co.....
Sixth Ave. South, South S. F.
 Norton Tanning Co.....310 Clay
TEAS, COFFEES AND SPICES.
 Brandstein, M. J. & Co.....126 Mission
 Caswell, Geo. W. & Co.....530 Folsom
 Folger, J. A. & Co.....Howard & Spear
 Grandjean, Henry.....359 2nd, Oakland
 Guitard & Co., Inc., Harrison & Ritch
 Hills Bros.....645 Howard
 Jones-Paddock Co.....228 Fremont
 Schilling, A. & Co.....2d & Folsom
 Thierbach, Chas. F. Co., 443-447 Battery
 Tyler, S. H. & Son.....3d & Harrison
TELEPHONE AND TELEGRAPH COMPANIES.
 Jaynes, Frank.....Pine and Montgomery
 Pacific States Tel. & Tel. Co.....
New Jontgy & Howard
TENTS AND AWNINGS.
 Ames-Harris-Neville Co., 607-609 Front
THEATERS.
 Belasco & Meyer.....Sutter & Steiner
 Orpheum Circuit Co., Ellis & Fillmore
THERMIT SUPPLIES.
 Goldschmidt Thermit Co.....432 Folsom
TIMBER PRESERVING.
 S. F. Timber Preserving Co., 17th & Ill.
TIN PLATE MANUFACTURERS.
 Williams, I. B.....918 Crocker Bldg.
TITLE INSURANCE.
 Cal. Title Insurance & Trust Co.....
Kohl Bldg
TOOLS STEEL.
 Van Winkle, H. L.....776 Folsom
TOWEL COMPANIES.
 Galland Mercantile Laundry, 317 Eighth
 S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.
 Cal. Notion & Toy Co.....1600 Polk
 Sadler & Co.....782 Mission
TRANSFER COMPANIES.
 Union Transfer Co., Grant Av. nr. Geary
 Wells-Fargo Express Co., 2d & Mission
TRUNKS.
 Hirschfelder & Meaney.....20th & Florida
 Malm, C. A. & Co.....1215 Sutter
 Oppenheimer, James.....1197 Post
 Pacific Trunk & Bag Co.....
Front & Commercial
TYPEWRITERS AND SUPPLIES.
 Alexander, L. & M. & Co.....
 Bornemann, Geo. C. Co.....546 Market
 Revalk, R. E. & Co.....432 Market
UNDERTAKERS.
 Gray, N. & Co.....2198 Geary
 Maas, H. F. Co.....1335 Golden Gate Ave
 Truman, Chas. H. J.....1909 Mission
UNDERTAKERS' SUPPLIES.
 Cal. Casket Co.....959 Mission
UNDERWEAR.
 Deimel Linen Mesh System Co.....
1107 Van Ness Ave
UNIFORMS AND REGALIA.
 Litchfield, J. M. & Co., 513 Golden Gate
 Pasquale, B. & Co.....Turk & Webster
VALVES AND FAUCETS.
 West Coast Safety Faucet Co.....
VARNISH MANUFACTURERS.
 Berry Bros., Ltd.....568 Howard
WAGON AND CARRIAGE MATERIALS
 Holt Bros. Co.....914 Folsom
WAGON MAKERS' SUPPLIES.
 Waterhouse & Lester Co.....534 Howard
WALL PAPER AND MOLDINGS.
 Quadt, John.....10th & Market
 Tozer, L. & Son.....1527 Pine
 Uhl Bros.....723 Market
WAREHOUSES.
 De Pue, E. J.....Merchants' Ex. Bldg.
 Granger's Business Ass'n.....Mer. Ex.
 Haslett Warehouse Co., 105 Townsend
 Lombard Warehouse Co.....204 Cal.
 S. F. Warehouse Co.....35 Second
 Schieck, John C.....21st & Indiana
 South End Warehouse Co., 2d & T'send
WELL BORERS.
 Lowe, J. W.....710 Fell
WELSCHACH MANTELS AND SUPPLIES.
 Welsbach Co.....357 McAllister

WINES AND LIQUORS.
 Ahrens, Bullwinkel Co., 1st & Harrison
 Arnold, B. & Co., Townsend, & Stanford
 Bibb, Sam & Co.....1213 Sutter
 Braunschweiger Co.....
 California Wine Ass'n.....3d & T'send
 Cerruti Mercantile Co.....435 Washington
 Chapman & Wilberforce, 705 Sansome
 Chevalier, F. Co.....246-256 Mission
 Crown Distilleries.....19 Minna
 French-American Wine Co.....
1821 Harrison
 Golden Eagle Dis. Co., 257 Devisadero
 Gundlach Bundschu Wine Co., 2020 Pine
 Grauerholz, H. J.....2450 Mission
 Herrscher, Jos. Co., Front & Merchant
 Hotaling, A. P. & Co.....429 Jackson
 Italian-Swiss Agricultural Colony.....
Cor Battery & Greenwich
 Jesse Moore Hunt Co.....2nd & Howard
 Jones, Mundy & Co., Monadnock Bldg
 Kuhls-Schwarke & Co.....710 Fell
 Lachman & Jacobi.....706 Sansome
 Laventhal Bros.....2121 Folsom
 Levy, Simon Co.....346 Wash.
 Lillistole, O. J.....2nd & Jessie
 Livingston & Co.....3443 Seventeenth
 Livingston, M. A.....1842 Golden Gate
 Lubben, John.....Drum & Merchant
 Lyons, E. G. & Raas Co., 430 Bryant
 Martinoni, E.....714 Montgomery
 McDonald & Cohn.....520 Valencia
 McLeod Hatje Co.....2499 Seventeenth
 Meinecke, Chas. & Co.....314 Sacramento
 Naber, Alfs & Brune.....825 Mission
 Napa & Sonoma Wine Co.....112 Tenth
 Pfaffle, E. E. & Co.....14th & Market
 Rathjen Co.....3249 Fillmore
 Repsold, A. & Co.....22 Davis
 Rheinstrom Bros.....347 Davis
 Rosenblatt Co., The.....Second & Folsom
 Rhyner, Chas.....Folsom & Army
 Schilling, C. & Co.....20th & Minnesota
 Schlesinger & Bender.....
Mariposa & Harrison
 Sherwood & Sherwood.....54-56 Pine
 Shultz, Wm. A.....318 Walnut
 Shea, Bocqueraz & Co.....509 Mission
 Siebe Bros. & Plageman.....424 Battery
 Sroufe, John & Co.....659 Devisadero
 Sutter Home Wine Dis. Co., 321 Front
 Swiss-American Wine Co., 530 Wash'n
 Van Bergen, N. & Co.....340 Wash.
 Weniger, P. J. & Co., Van Ness & Ellis
 Wetmore, Bowen Co.....
111 San Pablo Ave., Oakland
 Wichman, Lutgen & Co., Clay & Bat'y
WIRE AND WIRE ROPE.
 American Steel & W. Co., 16 & Folsom
 Pacific Steel & Wire Co., 1st & Mission
 Roebing's, John A. Sons Co., 202 2d
WOOD DEALERS.
 Independent Wood Co.....1109 Battery
WOOD AND WILLOW WARE.
 Heyman-Weil Co., The.....68 Kansas
 Lake & Co., Inc.....Ross Valley
 Levensen Co.....Pine & Front
WOOL.
 Koshland, S. Co.....426 California
 S. F. Wool Sorting & Scouring Co.....
117 Geary
 Tryon, E. H.....Monadnock Bldg
WOOLEN MANUFACTURERS.
 Sheldeman, B.....1540 Fillmore
WRECKERS.
 Whitelaw Wrecking Co.....336 Main
YEAST AND VINEGAR MANERS.
 Consumers' Y. & V. Co.....690 Grove
 Golden Gate Compressed Yeast Co.,
2401 Fillmore

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

A VOTE OF CONFIDENCE

No one motive can be said to have actuated all those that voted for the bonds on May 5. A feeling that the City must have relief, through the use of its credit, from material conditions that were holding it back was probably the most general sentiment. But coupled with it, and enabling it to express itself without fear, was the idea that the present City government could be trusted with the money. The bond election was not only a great thing for the City financially—it was a magnificent vote of confidence in the Board of Supervisors and the present Mayor, and in the responsible heads of the more important departments.

The criticism that the present City government has accomplished nothing of importance except to promote the proper promulgation of Kearny Street is simply silly, and the people showed at the polls that it had no weight with them. The municipality has had no funds. Everybody has understood clearly why it had no funds. Without funds nothing can be done, except try to raise them, and, perhaps, plan for their employment when raised. The people have authorized the use of the public credit and have thereby given the mandate and provided the power for their servants to go ahead. We predict that something will be accomplished when the money begins to come in, which will probably be about next fall.

One of the main recommendations of the bonding plan was its great conservatism in the face of strong temptation to exceed a wise limit of expenditure. The taxpayers of San Francisco were in no shape to pay interest for anything that could possibly be avoided, and the Supervisors sanely refrained from imposing any unnecessary burdens. Men that can show such moderation are the sort the solid and substantial part of the community wants to see in office. This is not the same as saying they would be given anything they might ask for in the

future, in the shape of improvement bonds. If they were to go in for wholesale park schemes, diagonal avenues and other accessories of municipal estheticism they could easily exceed the desires of those that must foot the bills out of depleted incomes or pay taxes out of their capital. But while the Supervisors stick to stern necessities they are likely to receive public support. A vote of fifteen to one is a pretty fine tribute of public regard.

KEEP UP THE GOOD WORK

For some months San Francisco has been doing battle with a most insidious enemy. The war has been carried on literally underground, and under such conditions that the general public could only receive more or less vague reports of results. It has been a battle of human science and art against no less cunning and elusive foes than rats and fleas, now known to be more dangerous than foreign armies of trained soldiers armed with the finest machinery of destruction.

There has been disaffection in the ranks, caused, supported and encouraged by some that should have been leaders of the defense. Yet, on the whole, the City has never been so generally united in a common purpose. And as the fight has been directed with consummate skill and ability on the part of some of our foremost medical men and sanitary authorities, it is beginning to show encouraging results.

That no cases of human plague exist in San Francisco today is due to the efforts of Dr. Blue and his assistants and to the efforts of the State and local boards of health, backed up by the Citizens' Health Committee. If you should hear criticism of the methods of these men, remember that the person speaking or writing it might, but for their efforts, have died of plague weeks ago—for the bubonic flea is no respecter of persons and is as likely to bite and infect the clean as the unclean, if he can get at them.

The absence of human cases shows that the work has been well done—not that it was not needed. The main danger now is that the people, seeing no human epidemic, may relax their vigilance and neglect the precautions they have been led to exercise. Two things should be kept constantly in the public mind, for public co-operation is still necessary to safety. These facts are:

First—Bubonic plague can be contracted from a bubonic rat far more easily than from a human victim.

Second—Not a week passes in San Francisco that rats are not caught infected with plague.

Hence the danger is not over, though it is diminishing. Hence public support, sympathy and ready co-operation with the sanitary authorities are still necessary.

It is dangerous to trifle with the situation or to countenance any trifling with it. We are not safe as long as infected rats can be caught in the City—nor shall we be safe after they cease to be caught until we have made our houses proof against their entrance in the future. All through the summer and well into the winter months, at least—possibly all next winter—the work must go on without cessation. To eradicate bubonic plague from a city like San Francisco without a great destruction of property is no small task. It is being accomplished here, but it is not yet done.

HELPING NEW YORK

Through E. H. Harriman's financial generalship in securing control of the Erie Railroad, San Francisco becomes one terminus of a continental railway system of which New York is the other. Whatever else we may think of Mr. Harriman, we must credit him with prophetic genius in thus linking the commercially strategic points of the western hemisphere.

San Francisco merchants are urged to bid on supplies for the City. Under the present regime there will be no favoritism and all will have a fair chance. By communicating with Mr. John A. Behan, clerk of the Board of Supervisors, any merchant can secure a copy of the proposals in any particular line. The Supervisors have given especial care to the preparation of specifications, which are so plain and intelligible that everybody interested may know exactly what must be furnished, and every person that desires to do so will have an opportunity to avail himself of an important local market.

BUILDING OPERATIONS

\$2,000,000 A MONTH

Building operations in San Francisco continue in remarkable volume. Permits for over two million dollars' worth of work were issued last month. The heaviest item was for frame buildings and the smallest for alterations. Here are the figures, as given by the Bureau of Building Inspection, Board of Public Works:

	Buildings.	Value.
Class "B".....	2	\$ 198,488.00
Class "C".....	22	426,480.00
Frames	380	1,348,519.00
Alterations	183	110,528.00
	587	\$2,084,015.00

The sundry civil appropriation bill, as reported to the Senate on May 13, carries an amendment offered by Senator Perkins to appropriate \$227,950 for barracks at Fort Winfield Scott.

The United Railroads collected 630,000 fares on the day the fleet arrived, and probably missed collecting a quarter of that number from those that also rode. Then the ferries brought some; and some walked. There were several people in town that day—probably more than a million, though it is impossible to be accurate in such a matter.

The Board of Supervisors is particularly to be commended for its action in adding to the budget an emergency tax of 3 cents on the hundred dollars for a special sanitation fund with which to fight plague. This will produce, on the present total assessment, \$135,000, as an insurance against trouble. The fund will only be used if needed. The appropriation will redeem the promise made by the Citizen's Health Committee that the burden would be taken off individual subscribers as soon as provision for sanitary work could be made in the tax levy.

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WATER SUPPLY EDITION

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THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

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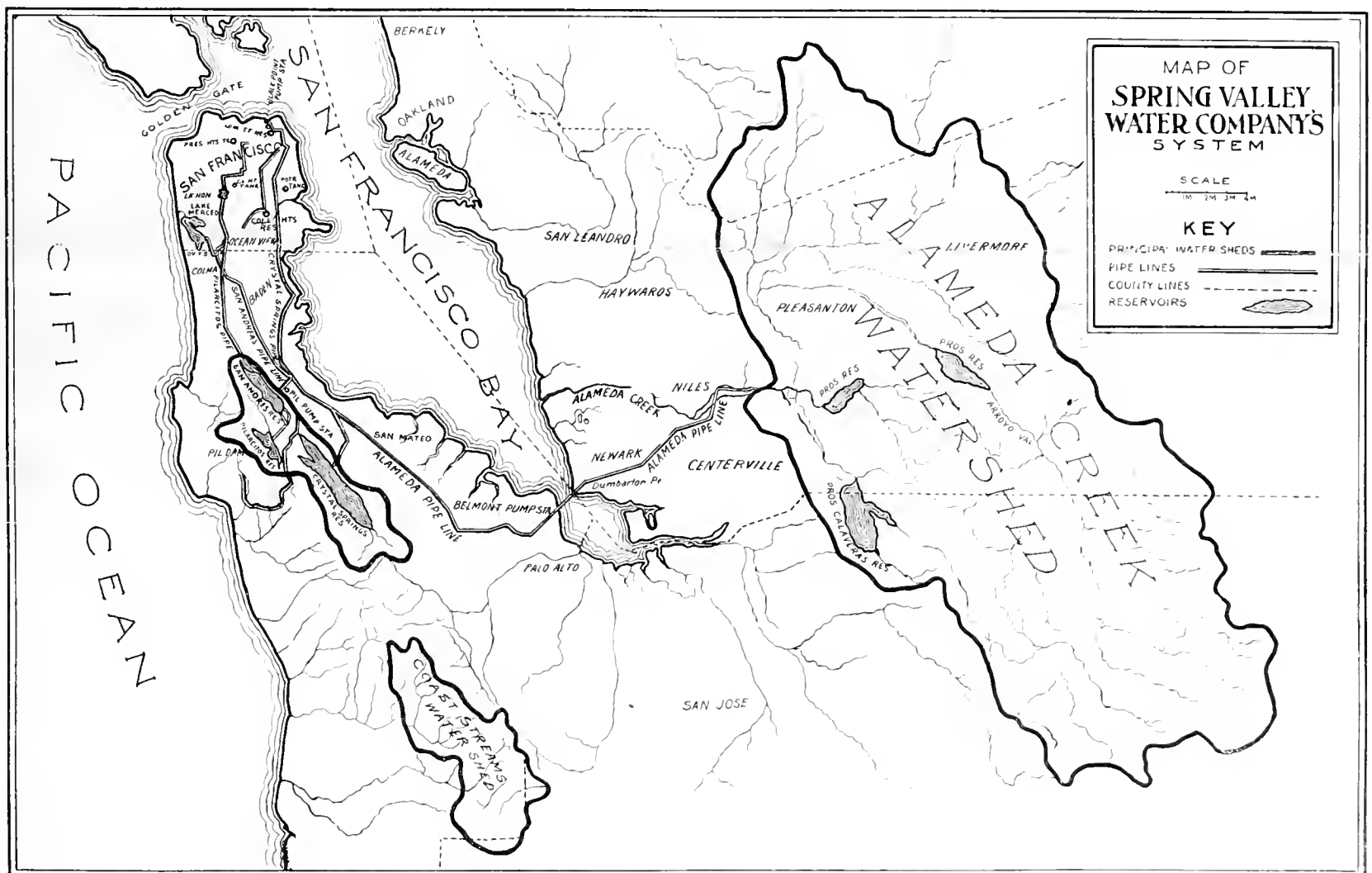
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SAN FRANCISCO, CAL., JULY, 1908.

No. 143

MERCHANTS HEAR ALL SIDES OF THE CITY'S WATER PROBLEM

Semi-Annual Dinner is Made the Occasion for a Full Discussion of San Francisco's Pressing Question



Directors Favor Buying Spring Valley

The Directors of the Merchants' Association believe it would be wise for the city to buy the Spring Valley water system at a reasonable figure, and on June 26th they unanimously adopted the following resolutions:

Resolved, That it is the opinion of the Board of Directors of the Merchants' Association that it would be to the best interests of San Francisco for the city to purchase the Spring Valley water system at a fair price; and be it further

Resolved, That a vote of the membership of the Association be taken on the question, after the considerations that guided the Directors have been submitted to the members.

The result of the vote, which will show whether or not a large and representative body of merchants, tax-payers, and water-rate payers agree with the Directors of the Merchants' Association in the matter, will be announced as soon as the returns are complete.

On the question whether San Francisco should or should not purchase the Spring Valley water system the directors of the Merchants' Association have taken the stand unanimously, and after careful deliberation, that the purchase should be made, provided the property can be had at a proper valuation. Their reasons will be found elsewhere in this paper. If a vote of the membership shows that a majority of the members are of the same opinion, the Special Committee on Water Supply, of the Board of Directors, will take steps toward the arrangement of a plan of action that

will be satisfactory to the company and the city, and that will make some progress possible.

Exhaustive discussion of San Francisco's water problem was what the Merchants' Association banquet offered members and guests in the Fairmont's ball-room on June 25. Experts on all phases of the question, technical, economic, legal and historical, helped lay before an interested audience such a mass of data that no one who listened could go away uninformed. About 330 persons were present; an excellent attendance for a mid-vacation gathering. The speakers had been carefully chosen for their ability to present all sides of the question, and they received the closest attention throughout.

Supervisor A. H. Giannini spoke upon "The City's Position, Its Needs, and What It Can Afford to Do." Capt. A. H. Payson, president of the Spring Valley Water Company, discussed "The Present Water System, Its Present Capacity, Future Possibil-

ities, and the Attitude of the Company in Regard to Selling to the City." Charles C. Moore, president of the San Francisco Chamber of Commerce, spoke of "The Taxpayer's Point of View on the Duty of the City." Former Assistant City Attorney John S. Partridge discussed "Legal Aspects of the Present and Future Relations of the City to the Spring Valley Water Company." And finally, Col. W. H. Heuer, U. S. A., chairman of the Executive Committee of the Federated Water Committee, spoke on the "Engineering Features Involved in the Present Situation." All these addresses follow, so that readers of the REVIEW may have this information on hand.

Among the invited guests were many members of the Board of Supervisors, members of the Board of Works, and other representatives of the city government, and editors and publishers of leading San Francisco newspapers. Mayor Taylor was unable to be present owing to a previous engagement.

PRESIDENT ANDREW M. DAVIS TO THE ASSOCIATION

Organization Must Encourage Men to Do Their Civic Duty at All Times

Andrew M. Davis, president of the Merchants' Association, acted as chairman of the evening. In his opening address he said: Members of the Merchants' Association:

I feel deeply grateful for the honor that has been conferred upon me, in the presidency of this Association. I accepted it reluctantly, feeling very uncertain about my ability to discharge creditably and wisely the various and important duties appertaining to the office, but having accepted it, I now place myself at your service, and pledge all my powers, such as they are, to the justification of your confidence in me.

My close acquaintance for many years with the work of the Merchants' Association has proved to me its usefulness, and the usefulness and importance of kindred organizations in all American communities.

At no time in the history of San Francisco has there been greater necessity for broad and unselfish civic work.

What the Association Stands For.

I believe that no set of men in our community is more alive to the importance of the situation than is our merchant body.

Most men under right influence do the right thing, but many men under wrong influence are likely to forget.

If the Merchants' Association stands for anything, it stands to encourage and influence men to do their civic duty—to do the right thing, and at all times.

If the Association would hold and widen its influence, it must support and back men and combinations of men, who, though serving themselves, are, at the same time, serving the common good.

In this class, and with no slight emphasis, I include the daily press.

If we would have a great city, the press and the people must stand behind the successful man—when he is right.

We have great and enormous possibilities—we have splendid people in our community, but we are woefully behind in co-operation.

Encouragement in Upbuilding.

It is to encourage applause and condemn the inclination always to offer hostile and often malicious criticism, that this Association and kindred associations of San Francisco should pledge themselves.

Nature has done enough in the way of destruction to our city.

The people should upbuild, not condemn and destroy.

It is easier to tear down than to build up.

Let us concentrate upon works of construction and creation.

Let us follow the example of some older communities or some of our sister cities and put a bit of team work into the solution of the many problems that confront us.

Get Rid of the Knocker.

Let us abandon the knocking habit. Let us single out the good qualities in our neighbors, forget the bad and concentrate on the development of the good for the common weal.

Let us approach the various questions demanding answers, in a spirit of fairness, with an absence of rancor, without envy, without fear and without prejudice, and after careful, thorough and painstaking consideration, let us forget the minor differences and strike out boldly and persistently toward that higher course which will work the greatest good.

Seventeen Working Committees.

With this in view, and with the hope of making our city attractive to capital, labor and industries alike, your Board of Directors has appointed seventeen committees out of the body of the Association to take up special work, to conduct investigations and to offer solutions for the purpose of assisting the Board in reaching its conclusions.

It is to these committees that your Board must look for assistance and co-operation.

And it is to the Honorable Board of Supervisors of San Francisco and to his Honor, the Mayor, that your directors look for aid, encouragement, support and a fair hearing upon the merits of its suggestions.

If your Board has troubles in representing a class of citizens, what have the Supervisors in representing all classes?

The Pressing Problem.

To-night we are to discuss a subject of deep civic importance—the water supply of San Francisco.

May this meeting be the start of a campaign of education.

May we absorb what knowledge we can from the gentlemen who have been selected to address this assemblage, with the hope that we may

lend intelligent support to our Supervisors in reaching a fair, equitable and intelligent solution of the water problem.

The Hetch Hetchy scheme is one demanding the most careful attention of our citizens.

There can be no question that San Francisco must make some provision for a greater water supply in the very near future.

Whether the scheme to be adopted is that of a supply from the Hetch Hetchy Valley, or that of a supply from some other Sierra source, is a question upon which the people of the city must soon give answer.

This Association intends, at an early date, to make investigation of the Hetch Hetchy and other sources of supply for the purpose of offering its recommendations in regard to such schemes.

If, however, work were begun at once, it would probably be at least ten years before water could be brought into San Francisco from the Sierras.

A Sierra Supply.

Therefore, for the purpose of this evening's discussion, we shall assume that within ten or fifteen years San Francisco will be using and drinking the clear, pure water melted from the Sierra snows. (Applause.)

What are we to do for water in the mean time?

What can the city do? What ought the city to do to insure itself a supply of good and sufficient water for the next ten years—a supply which shall be adequate for its domestic purposes and sufficient to protect it from another scourge by fire?

The present water supply of San Francisco, as you know, is furnished by the Spring Valley Water Company.

You are all aware of the struggle over rates that has been maintained before the great fire and after between the Supervisors and the Water Company.

The Long Rate Contest.

Ever since 1902 the company has been contesting before the courts the water rates which have been fixed by the Supervisors.

The company claims that the rates are unfair and confiscatory. The Supervisors claim that the rates are fair and are adequate compensation to the company.

Who is right?

The company has enough water to supply the city for the next ten or fifteen years.

Insufficient Distributing Plant.

The company has not sufficient pipe lines and other apparatus, however, to bring in the water in sufficient quantity to meet the existing and growing needs of the city.

To lay such lines and acquire such apparatus, requires money.

The Water Company says it cannot afford to spend money for such betterments so long as the present water rates prevail.

The Supervisors say that the company can afford to spend the necessary money.

Meanwhile the city suffers from this deadlock and something must be done.

What is the best possible thing to do?

The city will ultimately own its own water supply and that supply will include a Sierra source very probably.

Shall We Buy Spring Valley?

In view of the deadlock between the Water Company and the Supervisors, in view of the ultimate ownership of a water system by the city, in view of the present urgent necessities of the city, shall we cut this Gordian knot by purchasing the Spring Valley system now, so that we can use it for the next ten years ourselves, and then have a distributing system ready to conduct the waters of the Sierra direct to our homes and offices?

If this is the proper course to take, how much of this system shall we buy and what shall we pay for it?

Or shall we encourage the company to make its own improvements now and give it our assurances that we will buy its system ten years hence in connection with the acquisition of our Sierra supply at that time, and that in such a purchase we will make the company fair allowances for the cost of such betterments?

Shall we urge the Supervisors to raise the rates which we pay?

Or shall we tell the company that its present

rates are fair and that it must spend money to make betterments, or run the risk of being thrown into the hands of a receiver for failure to make adequate provision for the proper performance of its public service corporate duties?

A Dangerous Situation.

These, gentlemen, are the questions which confront us and demand immediate answers, for we are credibly informed that the city is facing grave dangers from the lack of an adequate water supply.

It is to obtain light upon these questions that your directors have selected this evening's subject for discussion.

We are here to be educated and enlightened that we may later act for the greatest public good.

This evening's subject is no more important than the Hetch Hetchy and other Sierra schemes,

but it is more urgent because it is more immediate.

The Immediate Necessity.

It is for this reason that we postpone a consideration of the Sierra source of water supply to some later day and that we confine our attention to-night to the immediate water supply and necessities of our city.

The first speaker of the evening will discuss the city's position, its needs, and what it can afford to do.

As merchants, we know it takes two to make a bargain and in addition, we must call in the special talent of experts in law and engineering.

It has been the endeavor of your directors to bring before you the views of all such minds.

I have the honor, gentlemen, to introduce a representative of the purchaser, one of the most able and active members of our present efficient Board of Supervisors—Dr. A. H. Giannini.

DR. GIANNINI ADVOCATES BUYING SPRING VALLEY

City Has Enough Credit, the Plant is Serviceable, and More Water Is Needed

Supervisor Giannini was received with prolonged applause. He said:

Mr. President and Gentlemen: By way of a brief preface I desire to compliment the honored president of this Association for the eminently fair way in which he presented this evening's subject.

At the outset, gentlemen, I desire to define my position to-night unequivocally. I am not speaking officially for the Board of Supervisors nor am I in any manner representing the City and County of San Francisco officially, because it would be impolitic for me to forecast the action of the Board of Supervisors or to commit it to its future policy; and therefore every statement which I make emanates from me in my private capacity as a citizen. Gentlemen, my remarks, however, are the result of careful thought and approached from the view point of one who, since his brief connection with the Board, has endeavored to familiarize himself thoroughly with the question at issue. My statement to-night, bearing as I think the earmarks of finality, nevertheless under the influence of additional investigation may, I assure you, be subject to modification.

A brief glance at the program before you will reveal to you that the subject which has been assigned to me by this Association presents a trinity of divisions each of which, to be satisfactorily and adequately considered, would consume the entire time allotted to this assignment.

Unsatisfactory—Not Hopeless.

Gentlemen, San Francisco's position to-day in reference to its water supply is pre-eminently unsatisfactory but not hopeless. San Francisco derives its water supply, as you know, from two sources—from the Peninsula system and from the Alameda Creek system. That from the Peninsula system depends upon the stored waters in the Peninsula reservoirs, and the supply from the Alameda side depends upon the waters that are drawn from the Pleasanton wells and the Sunol filter-beds.

The company presently supplying the water can bring into the city 35,000,000 gallons a day. Recent statements issued by the company inform us that there have been exceptional days wherein the consumption exceeded the supply, and following the natural order of events the increase of population, together with the persistent demands from certain sections of the city where the supply is either short or absent, it behooves us to make provision for an increase in this supply.

Can Be Increased.

As Captain Payson will tell you, this may be readily increased by certain constructive work on the Alameda side. There, in winter, large volumes of water run to waste because of the insufficient storage capacity and because of an inadequate

conduit system. With the expenditure of a comparatively small amount of money we can increase the storage capacity by constructing a reservoir in and about San Antonio Creek, and by the installation of additional pumps increase the pressure, and by the construction of pipe lines increase and improve the conduit system. This, gentlemen, will give us a supply of water that will meet the present needs, as also the requirements for the next two or three years. And in the event of the company developing the system on the Alameda side to its utmost capacity, we would have sufficient water for San Francisco for the next ten, fifteen or even twenty years.

Supply Not Satisfactory.

Gentlemen, this proves what I have enunciated in the beginning, that the present supply is not satisfactory. We have the statement of the company to the effect that it is unsatisfactory; and coupled with this we have the statement of the Secretary of the Interior, James A. Garfield, who stated on the 11th of last month, in discussing the availability and desirability of a Sierra supply, that San Francisco's present supply is inadequate and unsatisfactory.

Must Provide for an Increase.

Gentlemen, the needs of this city are such that we must make provision for an increase in supply because of the prospective demand. At this point it would not be amiss to refer to the so-called water famine. The company states that there are at present in the reservoirs of the peninsula side about 800 days' supply of water. This, reinforced with the water from Lake Merced, reinforced with the water from the Alameda Creek side, if the rainfall average is normal, will give us approximately 1,400 days' supply of water.

With the demands remaining fairly constant, with an ordinary rainfall, there is positively—so I am informed by the engineers—no danger of famine for three years; but if a group of dry years occurred, without effective efforts being made to increase the available source of supply commensurate with an increase in population, then a danger of the utmost peril threatens San Francisco.

At this point it would be well to address a few remarks to those insurance gentlemen who have declared it their intention to leave San Francisco because of a lack of supply of water with which to extinguish fires. It is a matter of general engineering knowledge that one day's supply of water for domestic purposes is ample for one year's supply for fire purposes; but that one day's supply exceeds the present capacity of the existing pipe system by several hundred per cent.

Case of Conflagration.

By way of illustration, a fire is upon us; we require one-quarter days' supply of water for the

purpose of successfully extinguishing that fire; but we require that one-quarter days' supply in the remarkably short period of thirty minutes. Gentlemen, it is not so much the inadequate supply of water but the insufficiency of the pipe system that confronts us. Therefore our duty is clearly before us.

Auxiliary System Needed Immediately.

We should lend our heart and hand to the cause of the high pressure water system which calls for the grid-ironing of the city with pipes sufficient in quantity, sufficient in capacity, to flood a block of land one foot per hour, and maintain this for twenty-four hours without impairing the efficiency of the system in any other place in the city. (Applause.)

Gentlemen, at present San Francisco requires approximately from 32,000,000 to 35,000,000 gallons of water per day. For the rest it is a matter of speculation. In 1910, if the population reaches a point of 450,000 or more, we will require from 40,000,000 to 42,000,000 gallons. In 1920, with a population of 750,000, we would require possibly 60,000,000 gallons a day. And from 1920 to 1950, with a population of approximately from 750,000 to one million or one million and a half we would require from 70,000,000 to 170,000,000 gallons of water per day.

Therefore in order to avoid the danger of a shortage in the supply, in order to avoid the uncomfortable experience of New York in neglecting to meet the needed extensions, it is reasonable to suppose that San Francisco should make provision for a supply of water that would increase the present supply up to approximately 50,000,000 or 60,000,000 gallons a day.

City Must Be Protected.

Gentlemen, if the company confesses its inability to meet the present needs, it is clearly the duty of the city to protect itself, and the responsibility falls upon the city's officials. The Board of Supervisors is conscious of its duty. It anticipates the danger and in anticipating the danger has commenced negotiations for the city's own supply. We know that with improvements in the present system San Francisco can have enough water for fifteen or twenty years, as the president of the evening informed you. But if those improvements are not made, then it becomes the duty of the City of San Francisco to protect itself. The Board has already consummated certain preliminary steps toward acquiring a system which ultimately will be all-sufficient and inexhaustible.

Bound by the Charter.

In acquiring a public utility the Board of Supervisors is bound by the requirements of the charter. I assure you, gentlemen, that the requirements of the charter are exceedingly inelastic. The charter instructs us that first we must recognize the necessity for the utility; then name the available source of supply; and then, mind you, in strict conformity with the requirements of this law, we must solicit offers for the existing utility. The Board has already finally passed declaratory ordinances calling for the necessity of a water supply, has named the Sierra supply as the available source, and now, in conformity with the organic law of the city, is preparing ordinances soliciting offers for the existing utility.

If, therefore, the condition of San Francisco is such that we should worry about the future water supply, it is, in my humble opinion, the duty of the city to acquire its own supply. (Applause.)

City Should Own the Improvement.

It should acquire its own supply, first, because the city requires sufficient water to meet the present needs. We are told by the company supplying water to the city to day that it is unable to supply certain neglected sections of the city unless it invests more capital, and that that capital must be furnished by the consumers in the form of increased water rates. If that is so, if San Francisco must invest the needed capital, or if as the company tells us the consumers must furnish the money, the improvement thus made would belong to the company, though in reality paid by the consumers. And I insist that it will be the best for the city to invest the needed

capital and thereby own the improvement made. (Applause.)

Outgrowing Private Means.

Secondly, gentlemen, we all hope and desire that San Francisco shall grow, as we expect it to grow, and if it shall be necessary to increase the supply to meet the future needs, this will require the investment of large sums of money. A private corporation cannot supply such great quantities of money.

Thirdly, it is the duty of the city to supply all the people and all sections of the city. You cannot obligate a private corporation to supply all sections of the city, no matter how pressing the necessity. Witness the case of the Glen Park District, the Reis Tract, Visitacion Valley, Excelsior Homestead and so on. You cannot obligate a private corporation, so I am informed by the lawyers, to lay additional mains. The duty of the municipality, gentlemen, is the very antithesis of this. The city is the only agency that is invested with power sufficiently broad for the exercise of a function vital to the well being of the entire community.

Assurance of Good Water.

Again, gentlemen, the city should own its own water supply because the water should be perfect in quality. The water is perfect and has been perfect, but we have no assurance that it will be perfect in quality, and if the city owns its own water supply that condition will be positively assured.

Again, the city should own its own water supply in order to do away with that vicious piece of legislation which calls for the fixing of water rates every year.

Again, the city should own its own water supply as a matter of economy.

Should Have Been Purchased.

In looking over the records of cities where there is a municipal ownership of the water supply, I find that the water is delivered to consumers at a reduced cost. In 1877, the same condition which confronts the city now existed at that time. The Spring Valley Water Company offered to sell its plant to the city for \$16,000,000. It was sought at that time to issue bonds running for thirty years, bearing six per cent interest.

I have carefully looked over the financial statements of the company for the last thirty years, and I have figured it out to a mathematical certainty that had the Board of Supervisors purchased the plant thirty years ago, that Board would not have made a mistake.

If, therefore, San Francisco should own its own water supply, you ask me what we would do with the Spring Valley. Some have stated that we could lease the entire plant for a period of ten or fifteen years, pending the completion of the constructive work necessary to bring the water from the Sierras and then turn the plant back to the present owners. Some have stated we should purchase the distributing plant and the peninsula system and lease the Alameda Creek system, say for a like period of years, and then turn that system back to the company. Others have proposed to permit the company to continue furnishing water for the next ten or fifteen years, pending the arrival of water from our new supply. Others have suggested the purchase of the plant in toto.

City Should Buy Spring Valley.

It is needless to take up your time and to go into explanations why the first three methods are inexpedient, undesirable and even impossible. My opinion to night is that the city of San Francisco should purchase the entire Spring Valley plant but purchase it at a reasonable price. (Applause.) And, gentlemen, when I refer to the phrase "reasonable price," I maintain that that phrase still has an honored place in our language. I do not think it possesses the physical property of elasticity so that in one night it may be expanded beyond all proportions. When I say "reasonable price" I mean a reasonable valuation to be fixed by arbitration or by any other equally responsible method.

I will not go into figures again, but I can assure you that I have figured it out carefully that San Francisco, with its present municipal debt, still has remaining sufficient borrowing capacity to purchase the plant at a reasonable valuation, and purchasing it at a reasonable valuation still has

enough borrowing capacity remaining to perform the necessary constructive work which will ultimately bring into this city a Sierra supply.

Plant Is Serviceable.

The company can very nicely, or, if the city should require the plant, the city can very nicely accommodate the people of San Francisco for the next fifteen or twenty years. If we purchase the entire plant, and if it should develop that it shall become necessary to bring in a greater supply from the Sierras, then the different systems on this or on the other side of the Bay which now exist can be utilized advantageously in many ways. And, gentlemen, this brings me to the end of my remarks. But here I cannot be but responsive to the key-notes that were sounded by the president in his opening address. I feel that I would leave something unsaid were I to fail to call to your attention the unpardonable lack of spirit which was exhibited by the citizens of San Francisco a week or more ago when the glorious opportunity

for acquiring a Sierra system was almost jeopardized. Gentlemen, if you interpret my remarks as a rebuke to the insufficiency of public spirit I ask you to consider those remarks as the emanations of one who was born amongst you, and who loving your city with the fervor of Athenian youth, deprecates the sometimes apathetic attitude of her citizens. A failure to seize an opportunity and to achieve a result that will be beneficial to the greatest number in a given community spells a sin of omission that is not desirable in any community, be it prosperous or otherwise.

Therefore, let us banish the mere thought of cliques or factions; let us assist one another in advancing ourselves to the topmost plane of civic love and civic duty; propose a plan for the general good; recognize it; strive for its achievement, and rejoicing in its enjoyment, San Francisco will rid itself of a burden heavier and deadlier than fire and earthquake, and then and only then will she take her place along with the first cities of the earth. (Applause.)

MARSDEN MANSON WANTS ACTION FOR CITY'S GOOD

City Engineer Urges That Prejudice be Laid Aside and Question be Settled on the Basis of Right

At the conclusion of Supervisor Giannini's address President Davis arose and said:

Your Board is in receipt of a letter from a gentleman holding high office in our city government. It is well that that letter should be read to this meeting in the hope of shedding additional light upon the subject under investigation. With your kind indulgence I will read it:

San Francisco, June 20, 1908.

Office of Board of Public Works, Bureau of Engineering.

Mr. Andrew M. Davis, President Merchants' Association, Merchants' Exchange Bldg., City.

My Dear Sir: I have the honor to acknowledge receipt of your invitation to attend the annual banquet of the Association on the twenty-fifth instant and to signify my acceptance of the same.

The subject-matter for discussion that evening is one of such vital interest and importance that I anticipate the opportunity to learn a good deal on the subject with much pleasure and interest.

A few days since I had a casual opportunity to express some general views on the subject to a friend highly posted in the broad conceptions of this and other public matters. I, therefore, in conformity with an expressed wish on his part that the views I then gave be made public, submit the same to you with the hope that they may aid somewhat in the further consideration of this important matter of ownership of the great necessity, water.

An Issue for Thirty-seven Years.

The acquisition of its own water supply is a subject which has been before the municipality at intervals since 1871, or for thirty-seven years.

The ownership of this necessity by a corporation is so adverse in object and principle to its ownership by the public, that antagonisms of the most fundamental kind result.

The acquisition of a public necessity by a corporation is done for the prime purpose of making an investment on which as large a return as possible can be realized, whilst its development and ownership by the public is done to meet a great necessity.

Water is the greatest of all necessities, so great that it is improper to classify it as a public utility—it is far more—it is an essential element of existence, and to make it the object of the investment of capital for the fundamental purpose of deriving a large revenue thereby is not in harmony with either sound judgment, the principles of health nor of public polity.

The Old Antagonism.

In our particular instance, the antagonism which has arisen has at times assumed a strong and bitter phase. This is not essentially due to

shortcomings on the part of either of the great interests involved, but is inherent by reason of the fundamental differences in the object to be attained by ownership.

The greater the degree of honesty in the administration of these opposite interests, the greater becomes the difficulty of adjustment, for the differences are of themselves irreconcilable.

In our case, disagreement has been in the past increased and embittered on both sides by mistakes, misapprehensions, and, at times, by unwise and even unjust acts. I say this with the highest respect for the present administration of the Spring Valley Water Company and for the present administration of the Municipal Government, for I personally know all the parties involved, and know that they are acting with high motives, but this, unfortunately, has not always been the case, and previous administrations of both bodies are justly chargeable with illegal and probably criminal acts.

A Condition to Be Met.

Consequently, we must meet the present contingency on broad, clean lines, each side ready and willing to put aside past differences of whatever nature, to make reasonable concessions that a just and equitable action may be had.

It must be constantly borne in mind that under present conditions a capitalist can enter the market and buy securities of the Spring Valley at a low figure. This low figure is due to two causes. First, the depressed condition of properties of this class, generally, which has been caused by the financial depression. Our local stringency, due to fire losses in April, 1906, have, in a measure, further affected the local market for securities. In addition to this came the unjustifiable action of the city authorities a year ago in attempting to repeal the franchise of the company, seriously impairing its borrowing capacity, but in no way affecting the integrity nor character of the works nor their adequacy to serve the uses for which they were designed.

Both Sides Derelict.

Going further back, time has been when it was an almost acknowledged fact that the company was a serious menace to integrity of action by public officials. It is by no means certain that public officials did not court this condition. Thus, both sides have been derelict in this great civic duty.

It is unquestionably to the ultimate interest of the city that it should secure its own water works, and that the Spring Valley Works should constitute one of the first properties acquired, if the acquisition can be had upon just and equitable terms.

It is unquestionable that the best interests of

the company demand that its properties should be disposed of to the public at the highest figure it can get.

Here, then, is the crux of the whole question. An agreement can be reached only by adjusting the mean result through broad and honest men, who will present to this community a conclusion which can be supported and sustained by both sides to this unfortunate controversy.

The Problem Can Be Solved.

I am unwilling to believe that this city, whose citizens have met, and nobly met, a greater strain than any other community has ever been called upon to bear, lacks either the sense of justice or the intelligence to successfully meet squarely and honestly this issue also.

One of the discordant elements which I fear will be injected into the problem is the attitude of the public press; they are, unfortunately, mutually antagonistic in their views, if they could put aside this, and when a broad, clean issue shall have been presented by the officials of the city, by the Spring Valley Water Company, reinforced by a committee of broad-minded, disinterested citizens, the press should sustain and not cavil at the decision reached by such a body.

There are, too, men in the public eye who have positive and radical opinions and who are irreconcilable to any views but their own. These must be disregarded; but, the great mass of citizens can and will lay aside prejudice, think and judge broadly, and act for the best interests of this city—else this vital question will go over for another generation.

San Francisco Equal to the Task.

It may be that some will regard this as too

optimistic and impossible a result for us of San Francisco to attain, but I am unwilling to admit that we cannot meet this question on broad and strong lines and come to a conclusion which certainly lies at some tangible and reasonable point between the two wide extremes of the interests involved.

The Great Opportunity.

At no time in the past have the possibilities and opportunities for reaching a just conclusion and acting thereon been as favorable as they are now. The community is blessed with an administration which is admittedly honest, the Spring Valley has officers whose judgment and integrity are high. If these men, assisted by a few broad-minded citizens of equal capacity and integrity cannot reach a basis of just action, the possibility of ever settling this prolonged controversy is remote in the extreme.

That its prolonged agitation exercises a depressing influence upon property values and a repressive influence upon industrial and commercial developments is manifest. I believe that were it possible to measure these sinister influences, they would be greater in money value than the properties involved in the dispute. Moreover, after devoting years of my life to a study of this question in the various cities of the United States, I feel confident that could this question be justly settled for all time, the increase in value of properties due to the settlement of this perennial controversy would exceed by 100 per cent the cost of accomplishing the change of ownership.

With sentiments of respect and esteem, I remain
Sincerely yours,

(Signed) MARSDEN MANSON, City Engineer.

SPRING VALLEY'S CHIEF PRESENTS HIS VIEWS

Captain Payson Describes the Property Involved and Tells of the Present Contest Over Rates

The reading of the letter from Marsden Manson was followed by hearty applause. The chairman then introduced the next speaker, saying:

Gentlemen, we might desire to buy, but will the seller sell, and on what terms? We are next to discuss the present water system, its present capacity, future possibilities and the attitude of the company in regard to selling to the city. Who is better fitted to make clear the position of the company than its honored president? Gentlemen, I have the honor of introducing to you the president of the Spring Valley Water Company, Captain A. H. Payson.

Captain Payson was most cordially greeted. He said:

Gentlemen: I once knew a Supervisor—he is not here—who was frank enough to confess to me, after one of the annual tours of inspection, that he had until that time supposed that the Spring Valley plant was composed of the Lake Honda reservoir and the Black Point pumping works.

I regret to say that the enlightenment he received did not affect his action on the rates. And perhaps his ignorance was an extreme case, but still I think there is enough ignorance about the Spring Valley Water Company to justify me in saying a few words to you as to what the company is, and of what its property now consists.

When I came here as a young man to the coast, General Alexander, whom we all know, a very distinguished engineer, a man who had been connected with engineering work on this coast for many years, struck my imagination by the statement that the extraordinary facilities for the storage of water upon the peninsula had made San Francisco possible in its present location; that had it not been for these facilities it would have been somewhere else.

Water From Sausalito.

We all know that the difficulties in its early

supply were great. Water was brought from Sausalito.

Fifty years ago this company, the Spring Valley Company, taking advantage of that suggestion by General Alexander, began bringing water from the upper part of the Pilarcitos—from a small reservoir—to the present Lake Honda reservoir. There was another company at the same time bringing the water of Lobos Creek. The two companies combined a few years afterward into the present monopoly. (Laughter and applause.)

The Supply on Hand.

Well, as the wants of the city grew the capacities of the peninsula system were developed until these efforts reached their culmination in 1890 by the completion of the Crystal Springs dam. That brings the storage in those peninsula reservoirs, roughly speaking, to 28,000 million gallons of water, 800 days' supply for San Francisco. This morning there are in them 25,000 million gallons.

This controversy is an old one. In 1875 the city had determined to have its own municipal supply at once. It employed an engineer by the name of Scowden. Scowden made an exhaustive report and his conclusion was that the present Calaveras reservoir with its watershed would furnish a sufficient supply for San Francisco for—well, for all time to come, or for a long time to come. It was unanimously attacked by the press—this project of Scowden's—and the city abandoned it. The Spring Valley bought the property. In 1877, the controversy still continuing, Colonel Mendel, whom you all knew, who was the first Commissioner of Public Works under the new charter, made an exhaustive report on the water supply, and while he came to no direct conclusion, the statements in his report pointed so conclusively toward the acquisition of the Spring Valley that negotiations to that end were set on foot.

The Company's Price.

The company demanded thirteen and a half

millions of dollars; the city offered eleven millions and said it would not have Calaveras at any price. The company agreed to deduct one million dollars for Calaveras; that still left them a million and a half apart, and the negotiations fell through.

It is interesting to know that within ten years from that time this Calaveras source, which the city would not have, was the safety of San Francisco.

Development of Alameda Sources.

In that year we were not only building the big dam at Crystal Springs but we were also somewhat feverishly hastening work to introduce water from the Alameda sources of supply. And it is interesting also to know that these works for the development of the Alameda sources of supply, consisting of an entirely new conduit from Niles to Millbrae, submarine pipes across the bay, a dam at Niles, a pumping station at Belmont of 23,000,000 gallons capacity, were completed within a year, and at the expiration of the summer of 1888, we were getting 7,000,000 of gallons of water from that source, which saved the city from a water famine.

A Present Valuation.

It is also interesting to note that the same offer by the city, of eleven millions of dollars in 1877, with one million dollars added to it for the Calaveras supply, on which the whole future of this city depends for the next ten or twelve years at least—certainly a moderate price—with the capital expenditures made since that time, bring the total value, on that basis, of the Spring Valley Water Company's properties to something over \$30,000,000.

Just before the earthquake we had an appraisal made of our properties in the city as a basis of a bond issue, and it came to sixteen millions. I dare say it is not anything like that now, but still it is a great many millions of dollars.

Outside of San Francisco the company owns over 70,000 acres of land—110 square miles, including all of the watershed of the peninsula system and all of these properties are specially located and have been bought during fifty years, with reference to their availability for the water supply of San Francisco.

Limit of Capacity.

The present capacity of the works, as Dr. Giannini has forestalled me in saying, is 35,000,000 gallons a day. There is a very large storage in the reservoirs, as I have told you, but it is no more available than the supply in Hetch Hetchy unless we can get it into town. We can get 40,000,000 gallons a day as far as the University Mound and College Hill reservoirs and the city pumps on the Lake Merced properties. Beyond that our capacity is limited, as I have stated, to 35,000,000 gallons.

From this it follows that if the daily demand exceeds 35,000,000 gallons the difference must be taken from our city reservoirs, which hold less than three days' supply. That means that if this over-draught is continued for a sufficient number of days these city reservoirs are exhausted, and the city is left without fire protection, because there is no pressure on the pipes. We can, at a comparatively small expense, probably \$400,000 or \$500,000, spread over the next two years, get 40,000,000 gallons into the city and make the capacity of the works fully equal to that supply year in and year out; in other words, for \$400,000 the supply of San Francisco becomes 40,000,000 gallons per day.

We are now using, on an average, 32,000,000 gallons a day, with occasional maximum periods of 36,000,000 or 37,000,000. We don't need to be prophets to see that we are very close to the margin of our resources.

Next Step a Long One.

When it comes to getting beyond that 40,000,000 gallons it means a big step up. It means that we have to build a conduit from the Alameda sources of supply to San Francisco, and when we are building it we must build it big enough to take care of a good many years to come; and it means additional storage in some of the Alameda sources of supply; in other words, it means the expenditure of some millions of dollars and it means the expenditure of several years of

time. The dollars might be borrowed in a pinch but the time could not be.

What Can Spring Valley Produce?

Now, as to what is the maximum capacity of the Spring Valley Water Company's works. It seems to me that this is the crucial question; that everything depends upon it, so far as the future policy of the city is concerned. If there is enough water, and it is of sufficiently good quality, and it is at your door, that is the best thing for you to use. I saw a very good expression in this morning's paper, attributed to Mr. Dockweiler, where he says, "Let's cut the wood near the cabin first."

I have no hesitation in saying to you, and it can be supported by the amplest proofs, that the maximum development of the Alameda sources of supply means that the water supply for San Francisco can be increased from 40,000,000 gallons now to 120,000,000 gallons certainly, and possibly to 130,000,000 gallons and I think to more.

As to Quality.

This point is so important that I will take the liberty of reading to you some of the testimony in the Rate Case—very little of it. The first is an extract from the testimony of Rudolph Hering, formerly chief engineer on the Chicago Drainage Canal, now consulting engineer for the additional Water Supply for New York. This is his sworn testimony in the Rate Case: "I am satisfied that your properties can be developed to yield as much if not more water than can be obtained from the Tuolumne watershed as proposed. Regarding the quality of water, I am satisfied that the present Alameda supply is better in quality than the water which will be brought here from Tuolumne after running through so long an open ditch as proposed, 40 miles; and that water from the Peninsula system would be equally good."

Possible Development.

I will also read you an excerpt from the testimony of Frederick Stearns, the chief engineer of the Metropolitan Water and Sewage Board of Massachusetts: "The plant is so constructed and situated, and the properties acquired are such that it is feasible and possible, at a cost which is reasonably compared with the cost of obtaining water at any other place, to increase the water supply for the city of San Francisco from those sources from time to time in accordance with the requirements, up to a quantity of water which is at least three or four times the amount used by the city."

You hear a good deal in the way of alluring description about pure cold water from the Sierras—melted snow. We will admit that melted snow is pure when you get it. But when you bring it in an open ditch for forty miles, and store it in a reservoir, it may be as good as the Spring Valley water and may not be; if you do not control, as Spring Valley does, the water sheds. You will probably have something which is about the same as Spring Valley is furnishing you now from its Peninsula sources, and you will have something which is not as good as you are getting from the filter-beds and the subterranean gravel sources of supply in the Alameda Creek system.

Physically Safe.

In other words, gentlemen, physically the water supply of San Francisco is absolutely secure. The difficulty is solely a financial difficulty, and it is a difficulty which the company has not created; it is a difficulty which the company is absolutely and in no sense responsible for. It comes from the regulation of the rates.

A famous judge of the Supreme Court—Judge Brewer—said: "The power to regulate is not the power to destroy." He meant that it should not be used to destroy; that the courts would intervene and protect the property from destruction because the power to regulate is essentially the power to destroy, and if unwisely exercised it will destroy. And that is what happened to the Spring Valley Water Company. Its credit was destroyed by unwise regulations of the rates. The water is there. It is the nearest, the cheapest, and as good as any. The only difficulty is money.

The capacity of a public service corporation to perform its duties to the public rests on the confidence which the community has in the safety of that investment; and when that confidence is destroyed, the power of the public service cor-

poration to do its work is destroyed. That is the situation which you have reached.

Rate Regulation and Earthquake.

I will not go into the history of rate regulation. It is not a pleasant subject. You all know that with rate regulation and earthquake the Spring Valley securities were unsalable; it was financially crippled. It was not a question of the good or bad will of the corporation, it was not a question of good or bad temper on the part of its officers—it was an absolute result of the conditions with which they were confronted which rendered them powerless to do what they had to do, or ought to do.

As I summed up the matter in my statement to the present Board of Supervisors, the situation with which you are confronted is this—you cannot get your water for the next ten or twelve years from any source except from the Spring Valley Water Company; the Spring Valley Water Company cannot give you that water unless the confidence of the public is so restored in its securities that it can borrow the necessary money for the additional investment, which is absolutely necessary to keep the city supplied, and that confidence cannot be restored until there is a radical change in the relations between the city and the company.

Effect on Stockholders.

The net result to the stockholders of the Spring Valley Water Company for seven and one-half years of rate regulation was something less than two per cent on their investment. I say "their investment" advisedly, for with the exception of a small proportion, the stock of the Spring Valley Water Company has been bought by its present holders at almost par value. We approached the present Board of Supervisors with a high hope that we could effect some business-like settlement of this question, but I regret to say we were disappointed; that the recent action in fixing rates in our judgment forces us into the courts.

The Rate of 1902.

Now you will all ask us why we go into the courts when the city has given us the 1902 rate with increased allowances for city purposes. You will say naturally, if you have been content with this rate since 1902, and we are giving you that and something more, why aren't you satisfied? My answer is that the 1902 rate was not satisfactory; it was the last ditch into which we were driven; that we went further in the line of concession than we should have gone, in a very natural reluctance to engage in this costly and unpleasant litigation. It never yielded the stockholders four per cent, and it only yielded that meager dividend by robbing the properties, by putting everything into dividends and allowing nothing for depreciation.

Depreciation is a vexed subject. It is one of the most important points that will come up in the present litigation. Excuse me for saying a few words on that. We have \$13,000,000 invested in a plant which is perishable—ditches, flumes, pipe and so forth.

The Question of Confiscation.

Isn't it self-evident that if we get a bare interest on the cost of that investment, which is perishable, with no allowance for its depreciation, or deterioration, that at the end of its natural life that property has been confiscated by the city? We hold that that is a vital point, and that is one of the most important points that has forced us into this litigation because it never has been so clearly presented as it has been lately in the discussion between the Board of Supervisors and ourselves. It has been distinctly denied by the Supervisors, and we have insisted upon it, and must insist upon it, if we are to live at all.

Increased Costs.

There are other considerations in connection with this matter. Since 1902 fuel has increased, labor has increased, taxes have increased. Our operating expenses have increased through those causes nearly \$300,000. Our capital investment has increased by \$3,000,000. So that admitting that the 1902 rate was a fair rate—which it was not—it is not a fair rate now. We have been in the court since 1902, but we feel that to allow all of those issues to pass by us, to waive them, would simply be to stultify ourselves in the course we have followed heretofore. It is absolutely our

plain duty to the stockholders to again seek what has been designated by my friend Mr. Murphy as our constitutional right.

I have been especially asked to define the attitude of the company toward a purchase. I think it has been pretty clearly defined, but I will say a few words in further explanation. In the rate cases which have been going on since 1902 the essence of the whole thing was the value of the property; that lies at the basis, not only of the fixing of rates, but of any sale to the public.

Another Point of View.

I cannot pretend to analyze the evidence or to present to you even a synopsis of it, but I can present to you two general points of view which may throw some light upon the contention of the company, which is that this property now is considerably greater in value than the face value of its securities. I have called your attention to these lands, to these properties, all of them bought during the past fifty years, all of them bought at prices current at the time, and all of them bought with special reference to their availability as sources of water supply. They practically constitute a monopoly of all of the available reservoir sites within reasonable distances of San Francisco.

Entitled to an Increase.

And while I am willing to admit that the company cannot afford to strain that monopoly to the utmost, I do submit to you in all fairness that the company is entitled to that appreciation in the value, that reasonable appreciation in the value, which is due to its forethought and to the increase in the value of these properties with time; just as much as the man who has property on Market Street, or anywhere else in San Francisco, is entitled to its increase in value through the growth of the city.

There is another point of view, and that is, for what could you get the same amount of water from any other source? If the Spring Valley Water Company's supply to-day could be duplicated for six millions of dollars, or five millions of dollars, from some other source, I think there would be no lack of people who would say, "Gentlemen, we are sorry for you, but you were foolish, you put your money in the wrong place, and, since the city can get that water in another way for less money now, that is all your property is worth."

Are we not entitled to the converse of that proposition? If it is true, as it is true, that the city cannot get this water from any other source—the same amount of water—for anything like the price represented by the face value of the securities, aren't we entitled to some consideration for that fact?

What the Company Offered.

As you well know, I offered—we offered—the property of the Spring Valley Water Company to the Federated Committee for the face value of its securities. We offered to make certain deductions for properties that were not absolutely essential to the city's needs, which would have brought the price to something like \$28,000,000. I repeated that offer in behalf of the company to the Board of Supervisors in a verbal statement made at the beginning of the rate investigation; it was subsequently repeated in writing in a letter signed by me under date of April 13th.

Done in Good Faith.

It has been said that the offer was not a bona fide offer. It was a bona fide offer. We were asked to have it ratified by the stockholders. We replied that we knew the stockholders would ratify it if there was the slightest evidence of an inclination on the part of the city to act on it. But failing in that, we did not feel justified in calling our stockholders together to ratify an intangible thing. It seems to me that this was a plain business proposition.

In connection with each of these offers the statement was distinctly made that the offer was a compromise, it was a concession. It was due to the fact that we believed just exactly as the gentleman who has spoken before, that the present condition of the law establishes an irreconcilable conflict; it is a constant source of scandal and reproach, and as citizens of San Francisco, as well as officers of the Water Company, we felt we were doing our plain duty by going as far as

we could in meeting this emergency by a sale to the city, and we offered it at the lowest price we felt we could consistently recommend to the stockholders.

Standing by the Price.

Possibly we made a tactical error—I say a tactical error—in not setting a higher price that we could come down from, but we didn't, and we feel absolutely obliged to stand on that proposition.

I stated at the first meeting of the Supervisors where the offer was considered, that "the risk you run, if you refuse this concession is that the company will be compelled to resume the effort it has been making in the court since 1903 to establish what it believes a just and a much higher valuation."

The Offer Withdrawn.

Now, that is the alternative the city has taken. We have not been directly replied to as regards that offer, but the offer has been rejected in the most spectacular and emphatic way. It has been rejected by the official announcement that the city was going to get its own water supply, and the practical rejection of a suggestion that the Spring Valley should be considered in connection with that supply. The remarks which have been made here to-night somewhat temper those assertions, but still that was the information on which we acted.

It goes without saying that having been forced to resume our conflict in the court, to resume our struggle, of which the essence was this valuation, we could not leave upon the table an offer for a much lower figure which we had made as a compromise, and as a way out of all these troubles. Therefore, it was our plain duty to withdraw it, and we did withdraw it. One door having been closed to us we had to take another, and, as the first step in this divergent part, it was plainly necessary that we should withdraw that offer for a sale. Had it not been for that, we should have been confronted, at the outset of our litigation, by the statement that our contention as to the value was nonsense because the property is still offered for sale to anybody for a less figure.

Hetch Hetchy and Spring Valley.

Now it is not in my subject, but I want to say a few words about Hetch Hetchy; not in regard to its merits, but in regard to its relations to the Spring Valley Water Company. We have been accused, and are being accused, of having continuously, notoriously, and by all sorts of subtle methods, attempted to block the Hetch Hetchy plan. The truth is this:

When the subject was first presented to the Secretary of the Interior, it was presented with the statement that the present supply of San Francisco was inadequate in quantity and unsatisfactory in quality. Holding as we do now, that such deficiencies as existed, existed through no fault of the company, through no physical reason, but for financial reasons, we took steps to controvert those statements. Our chief engineer, Mr. Schussler, saw the secretary, who was Mr. Hitchcock at that time, and as emphatically as he could, denied those statements. We have tried to make the same denial to Secretary Garfield, and regret that he repeats in his last letter, these misstatements, as we consider them. That is all we have done.

The Turlock Campaign.

Some years ago when I was first a member of the Executive Committee of the Water Company, we were waited upon by a delegation from the Turlock Irrigation District. They asked our financial and other assistance in combating the Hetch Hetchy scheme. We told them that we were fighting our own battles, when the company was attacked we would defend it, but we were not going out of our way to take their part. And I can say that that statement as to what we have done constitutes the sum total of what we have done; that we have not spent a dollar, or raised a finger, except in protecting our own company from the unjust attacks which we claim have been made upon it.

Now I am going to say another thing, and that is that in this critical juncture, in the attempt that is now being made to bring the company and the city together, this renewed and excessive activity in behalf of the Hetch Hetchy

plan is adding complications to an already sufficiently dangerous set of complications.

Further Hindrances.

I am not ascribing motives, but there are two consequences which directly flow from this action of the city; the first of these consequences is the further impairment of the company's credit; that it will be still further hindered in its work of supplying the city; and secondly, if this matter is persisted in, the increasing inconvenience in our water supply for which the company will be in no wise responsible, will tend to create a blind sentiment in favor of the Hetch Hetchy plan without regard to its actual merits; that it will be taken as an alternative, as a resource, a resort, a refuge from evils which can be very much more easily cured in another way; in other words, gentlemen, this activity in this behalf is an attempt to destroy the only bridge you have to safety in advance of any possibility of replacing it with another.

All of you have heard of these marsh fires, the ignis fatuus—the fools fire, which lures the traveler away from his safe path. It seems to me this suggestion as to Hetch Hetchy, without any

criticism on Hetch Hetchy as a plan, and without any denial of the fact that it may ultimately become necessary to secure it, and that it may be a good thing to secure it. I say at this particular time the danger is that it may lure you into a morass of complications—legal, engineering and financial, and away from the plain and only path to safety, which lies in the development of the property which has served you well for fifty years, which is your only possible refuge for ten years to come, and which, properly developed, can supply all your wants for a generation.

An Unequal Struggle.

We are engaged apparently in an unequal struggle. The visible forces are arrayed against us. Our only hope is in an appeal, a constant appeal, a reiterated appeal, to the intelligence of the community, to do what we can to get it to investigate these facts for itself. And in line with this duty, it is my business specially to thank you for the opportunity you have given me in presenting as best I could the company's side before an audience like this, representing, as it does, so much of the intelligence and energy which give this city life. (Applause.)

CHARLES C. MOORE SPEAKS FOR THE TAXPAYERS

President of the Chamber of Commerce Suggests Arbitration to Fix the Value of the Property

At the conclusion of Captain Payson's remarks President Davis presented Mr. Charles C. Moore, President of the Chamber of Commerce, saying:

Gentlemen, I am sure we are all very much impressed by the sincerity of the remarks of our good fellow-citizen, Capt. Payson. But nothing is impossible. Many a couple, good friends and old friends, find themselves in the lawyer's office set upon divorce, and return home better friends than ever. (Applause.) Let us hope that this evening's discussion may be the start of the make-up between two good and old friends vitally essential to each other's well-being. If the bargain is made, what will then be the situation, and how can it best be met? In this regard, let us hear from the president of our much favored sister organization, the Chamber of Commerce. The taxpayers' point of view on the duty of the city, by Mr. Charles C. Moore. Gentlemen, I have the pleasure to introduce to you the President of the Chamber of Commerce, Mr. Charles C. Moore. (Applause.)

Mr. Moore said:

Mr. Toastmaster and Gentlemen: You have heard from the city authorities, from the Spring Valley Water Company, and now the tax-payers will have an inning. I only wish it were in better hands. I learned but recently that this matter was to be handled solely by me. I was out of the city when I received the invitation for this evening, and accepted supposing I was to be one of many representing the tax-payers and commercial interests, and was willing to add my mite. When the situation was realized, the responsibility overwhelmed me and I felt inadequate to meet it. Being in distress and desiring assistance, I determined to put on the gum shoes and find out something of the sentiments of this community in a reasonably comprehensive way.

A Searching Examination.

In the last week, as many of you here to-night can testify, I have visited seventy-five or more prominent men in this city, prominent in banking, in wholesale and retail business, and also among the labor interests, for whatever the percentage of taxes labor may pay, it is a factor to be reckoned with in a matter of this sort.

The statements I will make here to-night are, I assure you, a reasonable average of the conferences I have held.

Now, platitudes are comparatively easy; gen-

eralities are cheap. A gathering such as this would fail of its purpose unless some suggestions were put forward, some meat of possible action presented that we could take into our mental system for digestion.

A Definite Proposal.

In behalf, then, of the Unofficial Committee of Seventy, speaking through me, I have a recommendation to offer; viz., arbitration; broad-minded and fair arbitration.

All of us have listened with great interest to Dr. Giannini; his statement has a good ring; it sounds fair and right. And in private conference, Dr. Giannini has expressed to me and others, particularly the commercial bodies which recently have been quite active in connection with Spring Valley rate matters prompted, gentlemen, not for love of Spring Valley but for fear of the consequences of a disagreement—I say, Dr. Giannini expresses to us very good sentiments; we believe he means them.

We have listened with interest to Captain Payson, and certainly a fairer exposition of the Spring Valley's position could not be asked for. Assuming, therefore, that the city authorities mean to be fair and are honest in their belief that the selling price demanded by Spring Valley is more than the property is worth, and that the Spring Valley could not prove such value, surely the administration should be in line to accept the recommendation of your Unofficial Committee.

Position of the Supervisors.

In passing, it is perhaps proper to say that indeed the duty of the Supervisors is a most arduous one. If the Board of Supervisors, such as we have now, better than which I think the city has never had, better than which we cannot hope for, are unable to meet this issue with Spring Valley on a satisfactory, amicable basis, what can we hope for the future?

The committees of the commercial organizations in meeting with the Board of Supervisors were very much impressed with the apparent fairness and honesty of purpose of the Board. They acted according to their light. Whether that light was dim or bright is not for us to determine. But they are honest, they are of good intent, and are acting for what they believe are the best interests of the city, and in that regard they should have our respect, our sympathy and our support.

Both Sides Fair.

As for the Spring Valley, they have been most emphatic and strong in their statement that they

wanted only a fair deal. They have explained to us the great difficulties they have had in inducing the owners of the company to consent to the price they submitted to the Board and to the Federated Committee. Assuming that they are fair—we cannot believe to the contrary, because while the commercial bodies' committee was impressed with the apparent distrust of the Spring Valley people toward the Supervisors, and, by the way, it was returned in kind, yet we of the commercial bodies felt confidence in both parties—as Mr. Manson said in his statement, one of the most difficult and irreconcilable situations to meet is where both parties are honest and where there is no bluff on either side—on that basis, the matter has been discussed; and, gentlemen, we will say right now that the attempt of either party, either the city authorities or the Spring Valley, to shirk or to side-step a proposition such as we offer, may tend to convince some men that their expressed fairness is not altogether what it may read.

Board of Arbitration.

Your Unofficial Committee recommends as follows: That a Board of Arbitration be selected immediately, two by the city, appointed by the Mayor or whatever method may be selected; two by the Spring Valley Water Company; the four so selected to choose a fifth. That commission to take up the Spring Valley properties and appraise them fairly and expeditiously.

There has never been a complete official appraisal of the Spring Valley properties so far as I know. I have heard of many investigations in reports; they are all ex parte. They range from the city's reports in one case, \$21,000,000, I believe, to one of the Spring Valley's appraisements, some \$47,000,000. It is obvious that such reports represent the two extremes and are not of a character to carry conviction.

High Qualifications Needed.

The Arbitration Committee of five should be carefully selected men, skilled and experienced, for it is not every man that can properly pass upon the value of water rights or water properties with all their multitudinous complicated details and conditions and, as a citizen, with all due respect to the Board of Supervisors, and in the high regard in which I hold them, I contend that they are not qualified to pass on the value of water rights or properties of such a company as the Spring Valley.

On the other hand, I claim that however much the Spring Valley may say they recognize the majesty of the will of the people, it is not fair or right for them to arbitrarily set a figure and say, "This is the sum we will take and nothing less" because they are in a measure under public control.

This committee should go at its work and make a report. This report should carry with it an agreement by the Spring Valley Company of an option to sell to the city for a term of years; the city cannot act immediately, and while we all know that a proposition of such kind could not bind the city without an election, yet in consideration of the Spring Valley making such concessions they should be treated with liberality in the matter of the present rates by the Supervisors; in other words, that commission would not bind the city, it would bind the Spring Valley.

City Should Be Represented.

After that committee's report is in, the city should have the right to name three members of the Board of Directors of the Spring Valley Water Company so that the city officials would have full knowledge of the plans in contemplation by the Spring Valley; they should have cognizance of everything that is in the line of improvements or extensions.

A Basis for Rate Regulation.

Further, all expenditures made by the Spring Valley Company should be passed on by joint auditors, one for the Spring Valley Water Company and one for the city. Thereby the expenditures for operation and maintenance would be properly separated from those for construction. At the end of the year, it is a matter of simple arithmetic. The figure of the value of the property reached by this commission should be the basis for rate values; thereby, gentlemen, eliminating this annual "Donnybrook Fair," this fierce and violent occasion that simply works up

animosities, poisons men's judgment and operates to the disadvantage of the city.

The Supervisors put in weeks of time on this subject which could more properly be expended on other branches of the city's business. With what result? It finally goes up to the Board of Appeal, the water-rate-fixing United States Circuit Court.

The Spring Valley thereby would be out of politics. The city would have the right whenever it could raise the money to purchase the property. The value of the property fixed by the commission, plus any money put in for extensions, would be a self operating proposition. The Spring Valley is entitled to a reasonable return on its investment; the value would be established and the irritating point would be removed.

A Workable Proposition.

That general plan is approved by those with whom I have consulted. It could be modified and improved in many ways, but it is a basis on which a start could be made. Assuming the honesty of purpose of all the parties, we make this suggestion to the Merchants' Association assembled here as one tangible and reasonable way to proceed.

The borrowing power of the city has been spoken of here to-night by Dr. Giannini. The bonding power of the city to-day is the result of not having expended moneys in public utilities. Few of us can appreciate the advantage of having San Francisco stand to-day as the city with the smallest debt, the lowest percentage of mortgage debt compared to the assessment roll of any city in the American Union.

Had the city purchased a water system years ago we could not have occupied any such position to-day. Had Dr. Giannini gone around with me for the last week and interviewed the men I have seen he would perhaps understand why there was not a more ready response to the call for the first installment for Hetch Hetchy.

Municipal Supply Inevitable.

That a municipally owned water system is inevitable we must all agree. San Francisco is perhaps the only large city in the world that has not its own system. It will have it.

But, gentlemen, don't forget that there is a strong sentiment in this town in favor of maintaining that unique position we have held all these years, to let private capital continue to own the system; regulate it by the authorities; hold down the interest they can get on their investment, and let the bond selling power of this city be devoted to streets, sewers, auxiliary fire system, public buildings and schools.

There is a strong sentiment of that sort, and we are here to discuss facts. There is no use denying that, but the fact remains that a municipal system will come.

If Captain Payson's statements are correct, and I have heard them from other quarters, as you all have, of the great possibilities for the extension of Spring Valley, we surely want to consider the "cutting of the wood closest to the cabin first."

Good Future Provision.

I am not opposed to what has been done in the acquirement of the Smith holdings in Hetch Hetchy. It is a good investment. It is a protection against the future but, gentlemen, I am like the man from Missouri, as to whether it is necessary to expend a large sum of money on Hetch Hetchy in the immediate future and thereby place an enormous bonded indebtedness on this town and increase our taxes.

A Note of Caution.

Some say we are violating the charter to-day in the matter of taxes; that certain emergency taxes outside the dollar limit will undoubtedly be disputed by some tax-payers here and no one knows what the effect will be. We shall have to go slow on a great many other necessary improvements if we attempt to push the Hetch Hetchy project at once.

It is reported now that the Los Angeles engineers have erred fifty per cent in their estimates on the Owens River water system. Los Angeles is rich and enterprising and will make good. If we find we have erred fifty per cent we shall have to make good.

It seems to me and to those with whom I have consulted that the prime thing before us is the acquisition of Spring Valley at a reasonable price. With the Board of Arbitration arranged as

suggested the interests of the city would be safeguarded and we should get full value for what we pay. If Spring Valley refuses to accept an issue of that sort then I say that the city could afford possibly to attempt, on the basis of superior use, its right of condemnation. That is disputed by some lawyers; they say it is impossible, but it is not impossible to put a bill through the legislature permitting this, and it is proper for this city to take some action if Spring Valley does not show a reasonable disposition. I believe as you believe, knowing the present management of the Spring Valley, that it is committed and is disposed to deal fairly toward this municipality.

The Trouble With Bonds.

On the question of bonds, it is very easy to talk about issuing bonds. The first difficulty is getting them voted. As a practical proposition you know you are going to have some difficulty in getting the bonds voted by the people. If we decide to purchase Spring Valley it would be hard to get the bonds through. How much harder it would be to get Hetch Hetchy bonds voted if Spring Valley is in the field! After the bonds were voted we should want to sell them. How many of the city officials have personally undertaken, and have accomplished, the sale of bonds? Some of us have had very sorry experience in bond sales.

Unpromising Outlook.

I feel myself that the outlook at the present time is not promising. Therefore if we can get this property tied up on an option, and in consideration of that option, give these men a fair interest on their investment, we are proceeding as business men in a business way, fortifying ourselves against the future. Don't spend too much money on Hetch Hetchy until the conditions demand it. Would any of you here attempt to say that had the city owned the Spring Valley water system from its beginning and had carried all its work along as they have, that it would have done so well? We know it would not.

Dr. Giannini says that the vast sums of money required are beyond the borrowing powers of a corporation. Possibly so. This thing has been discussed for forty years. Maybe if we can get them to stand for a reasonable rate of interest we had better let their bonds stay and also their stock stay and pay them interest. Your Unofficial Committee does not recommend that; that is my own suggestion.

Facts to Be Faced.

As to what the Spring Valley has done; we want to look at such facts straight, because if we go ahead on the Hetch Hetchy system we have to face such facts. I venture to say, and I think you will agree with me, that under the city administration the acquisition of lands for possible extensions would not have been accomplished. We should have faced a water famine year after year and simply been up against it. All of us know that San Francisco is not a favorable location naturally for a water system, and while it is not my purpose to toot Spring Valley's horn, for I, like most of you, have not a dollar's interest in Spring Valley—few men here have—yet to give credit where it is due, it is remarkable that they have been able thus far to meet the water demands made on them. They have had the most difficult conditions to work against.

General Water Difficulties.

I own property in a town in this State that has a stream running through it, and other streams near it, that to day is on a basis of restricted water use. Other cities in this State are in a similar condition.

I think we ought to give the Spring Valley Water Company credit for what it has done. The Spring Valley has been unpopular in the past, and undoubtedly deservedly so in many instances. There is, however, no blood relationship between the present management of Spring Valley and the past management. You don't inherit the sins of your mother-in-law. If these people mean to act fairly, as they say they do, we should at least meet them half way and give them a chance.

The only regret for Spring Valley's going out of politics will be the wail of the professional ward politician who promises his constituents the things he will do to Spring Valley when he

gets into office. The quicker we can eliminate that the better we will be.

I think it is perhaps unwise to be a "pride pointer" and an "alarm-sounder," which is so common whenever men get together, yet these insurance rumors are not idle.

There are some ugly reports floating around now. Who is going to take this responsibility? I tell you, Mr. Supervisor, and Spring Valley people, the citizens of this town will hold you both to account if, as the result of your failure to meet the situation fairly, you bring distress and loss on the citizens of this city. (Applause.)

We have done our best; the property owners and the commercial interests of this city have

acted in a manner to command the admiration of the world. We have done our part and we will continue to. You have your part to play and if you don't play it right, if you in your blind prejudice fail us, whether that prejudice is due to the dollar in front of your eye or whether it is due to fear of your constituents—we certainly will hold you responsible. The progress we have made must not be held back by inability to meet a situation such as this; it can be met, and if the Merchants' Association sees fit to adopt the report of the Unofficial Committee of Seventy, and press this matter, at least we shall smoke out the respective parties and see who is willing to play fair. (Applause.)

SOME HISTORY OF THE CITY'S WATER LITIGATION

John S. Partridge Reviews the Course of Conflict in the Past and Advocates the Hetch Hetchy Plan

As the applause that followed Mr. Moore's address died away, President Davis said:

Gentlemen, we may bargain, sell, contract and be about ready to sign, seal and deliver when in steps a lawyer and he will advise us that it is all wrong legally. To avoid this horn of the dilemma we may well learn from one qualified by long experience in the office of the City and County Attorney in connection with the Spring Valley litigation the legal aspects of the present and future relations of the city and the Spring Valley Water Company. Gentlemen, I have the honor of introducing to you Mr. John S. Partridge. (Applause.)

Mr. Partridge was remembered by all present as the leader of the reform forces in the mayoralty fight of three years ago, and his name was received by the banqueters with enthusiasm. He said:

I presume that by this time, Mr. President, you and every member of the Association has water on the brain. For my part I want to say that I am here to-night contrary to my will and against every principle of personal prudence. And I am only here because I hold in such high respect the gentleman whom I believe you are rewarding for his devotion to civic welfare and the welfare of this Association, Mr. Andrew Davis. (Applause.)

You know we learned in chemistry, that if you take a piece of blue litmus paper and dip it into acid it at once turns red. And it is the same way with me; after dinner the whole blue world looks rosy. I do hate to say anything unkind after such a dinner as the president and the Association have given us to-night, and I knew that if I came here I would say many things that were unpleasant. I saw my friend, Mr. Schussler, here to-night—Mr. Schussler, with whom I waged a duel for two long years, day in and day out, and night in and night out, and I was afraid that if I spoke at all I might say something that would hurt his feelings.

Two Sides at Fault.

The fact is, gentlemen, that in the long years from 1859 to the present day the Spring Valley has not dealt fairly with the public; nor, on the other hand, has the Board of Supervisors dealt fairly with Spring Valley. I have been much interested in the remarks and propositions made here by Mr. Moore, the present president of the Chamber of Commerce. The trouble with Mr. Moore's proposition is that it is exactly fifty years old and that it has been tried and weighed in the balance and found wanting. (Laughter.)

The statute of 1858, under which the Spring Valley Company was organized, provided exactly the proposition that Mr. Moore made here to-night. The statute of 1858 provided that the Spring Valley Water Company should select two persons, that the city and county should select two persons, and that those four, if they were unable to agree upon rates, should choose a fifth; and

if they were unable to agree upon the fifth, that the sheriff of the city and county should choose that man. How did that work? The only thing that was fixed was the commissioners. (Laughter.)

Some Expert Testimony.

Now to go back to the unpleasant thing. The testimony of the Spring Valley Water Company's experts shows positively and unequivocally that San Francisco was protected against a great conflagration. The chief expert of the Spring Valley Water Company declared that San Francisco was divided up into zones; that if a great conflagration was raging in one part of the city, by the simple turning of a cock you could shut off every other zone and turn into that particular zone the entire product of water of the Spring Valley Company. It was declared likewise under oath that if an accident happened to one of those zones that the rest of the city would be absolutely protected. In other words, that there was the lower zone, there was the middle zone, there was the higher zone, and if the pipes leading to one of them were destroyed, any one of them could be turned into it and a conflagration stopped.

How Did It Work?

The expert for the Spring Valley Company declared, and he based his right to an increased rate partially on that claim, that San Francisco's insurance rate was the lowest in the country. The reason of that was because of these zones. What happened?

Dr. Jordan will tell you that San Francisco was injured by an earthquake because of a geological fault. That is true. But it is equally true that what the earthquake, in its merciless path of destruction spared to us, the carelessness of the Spring Valley Water Company and the carelessness of Supervisors and the corruption of them for the last fifty years allowed a conflagration here which well nigh destroyed our whole city.

The Calaveras Supply.

Captain Payson has told you that in 1877 the city did not desire to purchase the Calaveras supply. The fact is that just as the city was about to purchase the Calaveras supply the Spring Valley stepped in and bought it over the city's head, and the rate payers have paid interest on it ever since. The fact is that neither side has been fair or decent to the other. There has been demagogery and corruption on the one side and chicanery and corruption on the other.

Fixing the Rates.

After the Act of 1858, Section I of Article XIV of the Constitution of 1879 was passed. That section provides that in February of each year the Supervisors shall fix the rates to be charged for water for the ensuing year.

Immediately, the Spring Valley Water Company went into the courts and declared that they had made, in a way, a contract with the State of California; in other words, that when they established the Spring Valley Water Company under the

Act of 1858 there was a contract between the State of California and themselves.

But fortunately the persons who established and adopted the Constitution of 1849 had heeded the words of that great man, Mr. Justice Storey in the Dartmouth College case, when he had said to the people of the United States, "henceforth when you establish a commonwealth, when you adopt a constitution for a State, see to it that you put in your constitution a provision that every contract by which a corporation is organized shall be subject to the control of future legislatures."

Under the Constitution.

Consequently, when the Spring Valley went into the Supreme Court of the United States in the case of Spring Valley Company vs. Schottler, and tried to set aside the Constitution of the State of California upon the ground that they had a right to establish the rate under the scheme of my friend, Mr. Moore, the Supreme Court of the United States said, "No, the Constitution of 1849 provides that where a corporation has entered into a contract with the State, that contract is subject to the will of future legislation, and the will of the people in the future."

And consequently, in adopting the Constitution of 1879 we so far modified the contract as to permit the Board of Supervisors to fix the rate. That point being settled, that the Supervisors had the right to fix the rates each year, the next point that arose was in what way they should fix those rates.

Where Trouble Began.

Then began the long series of troubles, the long series of corruption of Boards of Supervisors, the long series of demagogic utterances on the part of those Boards of Supervisors, and subterfuge, or worse, on the part of the company.

The next question legally that arose was this: Boards of Supervisors having fixed a rate, whether or not that rate should be upheld in the court, if it allowed the company any income at all upon their investment. In other words, the thing has boiled down to this proposition: In the first place, after the Board of Supervisors has fixed a rate, is that rate conclusive? In the second place, if that rate is not conclusive, has any court the right to step in and declare that the company is entitled to any particular percentage upon its investment? Thirdly, has the company any right to insist upon any particular method of valuing the properties of the corporation?

Conflict Over Rates.

The rate of 1902 was apparently satisfactory to the company. In 1903 the Board of Supervisors adopted a rate which reduced the rate of 1902 by exactly seven per cent. At that time the Spring Valley Water Company commenced an action in the United States Circuit Court alleging that the rate as fixed in 1903 was confiscatory of their property—was in violation of the 14th amendment of the Federal Constitution because it was a taking of property without due process of law.

There was a hearing before Judge Morrow. Affidavits were presented by the corporation and on behalf of the Board of Supervisors. Judge Morrow issued a preliminary restraining order, or an injunction, preventing the Supervisors from enforcing the rate of 1903.

How It Was Decided.

After you boil down his decision it amounts to about this: He took the market value of the stock. There were 140,000 shares then out. He took the stock at \$84 a share. He took the par value of the bonds, some thirteen millions of dollars. He took the outstanding floating indebtedness which amounted to about \$1,700,000. In other words, about \$27,000,000. Then he said that for the purposes of a preliminary injunction that was the fair market value of the properties of the corporation. He said that he took the rates of interest prevailing in San Francisco about that time, and he said that it would be fair to allow them about five per cent upon that money. The rate as fixed in 1903 did not allow five per cent upon twenty-seven odd million dollars, and consequently he issued the injunction.

What Is It Worth?

Now if you go to work and consider the proper fixing of rates upon Judge Morrow's decision you will get about to this proposition: If you take the value of the stock as it is to-day, namely, I think

it was quoted in the papers to-day at \$21.65; 28,000 shares at \$21.65, is some six million dollars. If you take the bonds outstanding you will get \$17,000,000. The probabilities are that at least three millions of those have not been actually sold and the money turned into the corporation; but take it at their own figures at the market value of the bonds to-day: they are selling to-day at \$80.25. The floating indebtedness to-day is not to exceed \$75,000, I am informed. So that if you take it at their own point of value, at market value, the value of their property to-day is not over nineteen million dollars or twenty million dollars. If you take it the other way, take the stock at its value to-day, and the bonds at their par value to-day, the value of the corporation upon the basis fixed by Judge Morrow is not to exceed \$23,000,000.

More Injunctions.

In 1904 they filed another petition—another application for an injunction in the United States Circuit Court. That was again fought out before Judge Gilbert, who was sitting for Judge Morrow, and Judge Gilbert then issued an injunction upon the ground that Judge Morrow had gone into the matter thoroughly and that he, Judge Gilbert, would not disturb it.

In 1905 the matter again came before the United States Circuit Court, and at that time I personally had a distinct and emphatic understanding with Mr. M. B. Kellogg that no more preliminary injunctions should be issued until the final submission of the cause.

A Tribute to M. B. Kellogg.

Now here I want to stop and say that never a finer gentleman lived than M. B. Kellogg; never was better lawyer; never was more courteous advocate; never was adversary who was fairer in every way, and if his advice had been followed by the Spring Valley Water Company it would not be about the streets to-day with its hat in its hand.

But at any rate, Mr. Kellogg and I had a distinct and emphatic agreement that no application for a preliminary injunction shall be subsequently made until the final submission of the cause.

We commenced the taking of testimony. You know that in an equity cause in the United States Court the testimony is taken before Judge Heacock, the Master in Chancery. We commenced the taking of the testimony in 1904, and it was so exceedingly voluminous that it was not finished until December, 1905. So that my stipulation with Mr. Kellogg was upon the proposition that the testimony in the cause should be finished that year, and the final submission should be had before the next February, or at least by the first of July, 1906.

Has Filed Its Brief.

The testimony was completed. Then the Schmitz victory in the fall of 1905 swept the city attorney out of office and a new city attorney went in. So that the company has had from December, 1905, until about thirty days ago, something like two and one-half years, to file its brief. It has just done so.

Now, gentlemen, it is easy enough to indulge in abuse, but I take it that one ounce of "get busy" is worth several pounds of abuse. The important and pressing, the immediate and the only practical thing in this water question to-day is to insist on and to back up the city attorney in forcing to a conclusion the present litigation in the United States Circuit Court. (Applause.)

That will not only give you an authoritative determination as to what the value of the Spring Valley Water Company's properties is, but it will do more than that, it will determine absolutely every question that is involved in the relation of public service corporations to the city and county of San Francisco. It will determine not only the questions that concern the Spring Valley Water Company but it will determine the questions that concern the gas company and the telephone company and every other company whose rates are fixed by the Board of Supervisors.

Importance of the Case.

In the trial of the Spring Valley case I insisted that the testimony should be so presented that no question involved in the relations of a public service corporation and the municipality should be left open; in other words, that the court can not decide the case of Spring Valley Water Company vs. The People of the City and County of

San Francisco without deciding these great questions:

1. Can any court interfere with rates as fixed by the Board of Supervisors?
2. If it can, has it a right to establish a rate?
3. If it has a right to establish a rate has it a right to say what percentage of interest they shall be allowed?
4. If they are allowed to do that, have they a right to say upon what basis they shall fix that rate; in other words, upon what basis they shall fix value, and if so what is that basis?
5. Should any company be allowed for depreciation?
6. Should any company be allowed for any value upon properties acquired for future use?
7. Should it be allowed any value upon properties which have been acquired but which have gone out of use?

All those questions, gentlemen, as you can readily see, are burning questions and questions that must and shall be decided.

The Hetch Hetchy Proposition.

Now, just a word in regard to what Mr. Payson has said to you with reference to the Hetch Hetchy proposition. If we can get the Hetch Hetchy, if we can bring from Hetch Hetchy Valley 150,000,000 gallons of good pure water, the thing for us undoubtedly is to do so. The question is only a question of expense. The estimate of the city engineer was \$39,000,000 for the entire proposition. It is true that the expert of the Spring Valley Company raised that sum, but the engineer of the Spring Valley Company estimated the pipe lines in the way that he had estimated the pipe lines of the Spring Valley Water Company, and he

estimated them as a basis for fixing rates for the Spring Valley Water Company. It is not too much to say, and I think I have made as careful an investigation of that as anyone, even to the cost of every pound of iron and to every shovel-ful of dirt, and I say this without fear of successful contradiction by any man who knows the facts, that the Hetch Hetchy Valley proposition can be built for \$39,000,000 or \$40,000,000.

Limitations of Spring Valley.

If the Spring Valley is taken by the City and County, or if it is not, the claim that the Spring Valley can increase its output to 110,000,000 gallons is absolutely fallacious. I hope that the people of this city and county cannot be fooled by any such talk as that. It simply is not the fact.

The only possible extension of Spring Valley's capacity to produce a water supply in San Francisco is from the wells down here on the peninsula, and the Calaveras system. The Calaveras system is at least dubious; it always has been dubious. It is dubious whether or not under \$10,000,000 they can extend the pipe line up to the site of the proposed Calaveras dam. But if they do, absolutely the utmost that they can get under any circumstances from the Calaveras system is 15,000,000 gallons of water a day, in addition to their present supply.

The talk about the Coast streams or any of those sources of supply is absolute folly. It may be said without fear of contradiction, and I say this understanding fully the responsibility of it, that the possibility of the extension of the Spring Valley Water Company is not to exceed 60,000,000 per day, and that that cannot be done at an expenditure of less than \$15,000,000. (Applause.)

COLONEL HEUER ANALYZES THE NEEDS OF THE CASE

Eminent Engineer Discusses the Essentials of a Good Supply and the Real Value of the Present Plant

At the conclusion of Mr. Partridge's address President Davis presented Colonel Heuer, saying:

Gentlemen, first, let me extend the thanks of the Merchants' Association to the gentlemen who have so ably assisted in this evening's discussion.

Then let me announce that it is our privilege in closing the evening to have with us a gentleman whose service as United States Government Engineer, and chairman of the Executive Committee of the Federated Water Committee, especially qualifies him to throw light upon the engineering features involved in the present situation.

I have the honor to introduce the last speaker of the evening, Colonel W. H. Heuer.

Colonel Heuer said:

The essential requirements for a water supply for any city are quantity, quality, safety and cost.

So far as this city is concerned the quantity of water supplied has kept pace with its growth. It is capable of expansion, at reasonable expense, to furnish a supply exceeding one hundred million gallons per day, ample for a population of one million people. Its existing capacity is thirty-five million gallons per day.

The quality is satisfactory. Very few cities in the world have better water than San Francisco.

As to its safety, the reservoirs holding upwards of a two years' supply are almost at our door, and the source of supply is nowhere more than fifty miles distant, and all parts of the system are easily accessible.

A High First Cost.

The cost of existing works is greater than those of most Eastern cities of the same size, generally because of the high prices which had to be paid for the material and labor used in construction of the system. The materials had to be brought from the East at heavy transportation charges and labor wages were higher here than in the East.

The climatic conditions, absence of rain for nearly six months in the year and the fact that

there are no considerable streams in the drainage basins necessitate immense artificial storage reservoirs. In most Eastern cities the water supply is drawn from lakes and rivers conveniently near and is distributed over flat or nearly level areas. Here it has to be supplied and distributed over a city of hills and pumped at various scattered localities and to heights of 500 feet or more above tide level; and, in most large cities the water works are owned and operated by the municipality.

Why Rates Are High.

This combination of circumstances explains why the actual cost of water here is greater than in most Eastern cities.

Whether a water works system be owned and operated by a city or by a corporation, its establishment and installation is generally made by the sale of bonds. Interest, sinking fund, operation and maintenance must be met either by the consumer or by the tax-payer.

A water rate, supposed to be reasonable in amount, is fixed by the city authorities or by commissions, by which, after a long term of years, the debt for construction, operation, maintenance, etc., is finally extinguished. To ascertain what a fair and reasonable water rate should be it is important to know the cost of the works or at least in some way to determine a close approximation to their actual value. There are various methods of doing this, viz:

- (a) By capitalizing revenue or net earnings.
- (b) By ascertaining cost of original construction and establishment of works, less depreciation of existing structures and materials.
- (c) By estimating cost of reproducing similar works, less depreciation, etc.
- (d) Estimating cost of reproducing such parts of existing works as can be embodied in a new and modern system of water supply for the city.

Which Method Should Be Used?

Revenues depend largely on water rates. Any change in rates affects revenue. Reduction in

rates lessens it and cheapens the value of the plant. Increase in rates raises the value of the plant. Hence by the capitalization plan the city authorities can, by changing the rates, readily control the supposed value. It therefore permits of great injustice, presents difficulties in reaching a fair valuation and should never be favored unless the water rates are fair and reasonable, that is, equitable, and the fairest way to determine this is to ascertain when practicable the cost of the water works and that of their operation. These two items should then be used as a basis for valuation.

What the System Cost.

Captain Payson, president of the Spring Valley Water Company, in his letter of April 13, 1908, to a committee of the Board of Supervisors, says: "The actual expenditure for the creation of the system was over \$28,000,000.00. An allowance for interest during construction added to above actual investment will probably exceed the price at which the property can be purchased by the city." This statement is worthy of careful consideration and affords, with his statement of operating expenses, a starting point for determining actual valuation of the property.

The water company also claims that during the past four or five years, the water rates established by the Boards of Supervisors were insufficient to enable the company to pay operating expenses, maintenance, taxes and a fair rate of interest on its investment. The result was that the company commenced action in the U. S. court in 1903, and since, to prevent enforcement of the ordinances establishing rates during several years past.

Allowance for Fire Protection.

One of the sources of revenue of the Water Company is the allowance which the city makes for fire protection. Recently Captain Payson asked for a rate of \$5 per month for each fire hydrant and estimated if this were allowed, it would afford an income from that source of \$240,000 annually. Instead of allowing a \$5 rate, it is reported the Board of Supervisors made a rate of \$2.50 per hydrant, just half of the amount asked. Contrast this with the authorized issue of bonds, viz., \$5,000,000 for fire protection. The interest on these bonds alone, at 4 per cent, leaving out of consideration all operating expenses is \$200,000 per year.

Where Experts Differ.

In testimony submitted to the court, estimates of valuation of the Spring Valley Water Company's property and plant were made by six or seven expert hydraulic engineers of national reputation. Their estimates varied between the extreme figures of \$51,500,000 and \$22,736,643. In addition to these sworn estimates there are available seven separate estimates by the city engineers for each year from 1901 to 1907 inclusive. Another estimate based on the face value of the stock and bonds is \$31,859,000. The market value of the stock and bonds in 1907 was \$20,422,970. Another estimate of value may be obtained by taking the amount which the city, in 1877, offered to pay, viz., \$11,000,000 for the peninsula system of the Spring Valley system and adding thereto the betterments made from 1877 to 1905 inclusive, viz., \$19,334,939 (as reported by Mr. Schussler) there results \$30,334,939.

The following are separate estimates obtained from different sources above referred to:

Schussler	\$51,500,000.00
Hering	46,000,000.00
Schuyler	46,000,000.00
Adams	35,634,397.00
Face value stock and bonds.....	31,859,000.00
Value in 1877 and betterments	30,334,939.00
Payson (1908) actually expended	28,000,000.00
1901 City engineer's estimate	24,667,800.00
1902 City engineer's estimate	24,468,210.00
1903 City engineer's estimate	28,024,389.00
1904 City engineer's estimate	24,673,212.00
1905 City engineer's estimate	25,001,441.00
1906 City engineer's estimate	25,450,327.00
1907 City engineer's estimate	24,569,828.00
Dockweiler	24,053,390.00
Fitzgerald	22,736,643.00
Market value stocks and bonds (1907)	20,422,970.00
Total	\$513,396,546.00
Average	30,199,796.00

Among these seventeen estimates are seven made by the city engineers or rather by two men in this seven-year period. If we take the average of each city engineer's estimate, it boils down to two estimates. Considering these two items each as a separate estimate and using them in the calculation instead of seven estimates we then have an aggregate of twelve separate estimates instead of seventeen, the average of which is \$31,417,245.00.

The Real Value of the Plant.

From the twelve separate estimates numerous combinations can be made and averages taken for example, the average of the highest and lowest estimate, \$35,961,485; that of the two highest and two lowest, \$35,167,403; that of the three highest and three lowest, \$35,120,500; that of the four highest and four lowest, \$33,853,201; that of the five highest and five lowest, \$32,725,438.

By the various combinations we get estimates varying between the limits of \$30,000,000 and \$36,000,000. Somewhere between these estimates is probably the actual value of the Spring Valley Water Company's system.

In 1877 the Water Company was delivering between 11 and 12 million gallons per day. The city offered to purchase the works for \$11,000,000. At present the company is delivering about 33 million gallons per day; using the same ratio the present value of the property should be about \$33,000,000.

As a check on this valuation, the city of New York is now developing an increased supply of water amounting to 150 million gallons per day at an estimated cost of \$180,000,000.

It has been asserted and can probably be demonstrated that the Alameda system now supplying something in excess of 15 million gallons per day, can be developed in San Antonio Creek at an expense of about \$1,000,000 to supply in about one year's time an additional 10,000,000 gallons per day. A further expenditure of about \$2,500,000 in Arroyo Valley will furnish an additional 20,000,000 gallons per day, and, finally, when more water is required, it can be obtained from Calaveras Creek at an expenditure between ten and eleven millions of dollars, which will furnish (estimated) a daily supply of 30,000,000 gallons.

Enough for Forty Years.

This, with the Peninsula supply, will furnish about 95,000,000 gallons of water per day, which can be increased by additional dams and raising some existing dams so as to supply considerably more than 100 million gallons per day, or more than enough to supply the wants of San Francisco during the next forty years and at reasonable cost.

The beauty and advantages of the system are that the source of supply is nowhere more than 50 miles distant from the city. All parts of the system are easily accessible at all times, and storage of a full two years' supply is practically at our door.

Let us now compare this system with the one most talked of, viz., Hetch Hetchy or any other Sierra source of supply.

What Hetch Hetchy Might Cost.

The only estimate available of the Hetch Hetchy supply that I have seen in print is by Mr. Grunsky when he was city engineer. His report was made in 1902. He estimates the cost of the work of bringing a 60,000,000-gallon daily supply to this city at \$39,531,000. Two other competent hydraulic engineers in the sworn testimony concerning valuations of Spring Valley Company's system state that owing to omissions in Mr. Grunsky's report they estimate that it will cost \$54,000,000 to get a Hetch Hetchy water supply here.

Mr. Grunsky states distinctly in his report that "the construction of a reservoir at Lake Eleanor reservoir site forms no part of the water supply project as now made the basis of a cost estimate."

The area of Lake Eleanor is about 300 acres. It drains about 84 square miles of territory and, by a dam near the Lake, the water surface can be increased to cover about 1159 acres. The reservoir will have a capacity of about twelve thousand million gallons.

Hetch Hetchy, made into a reservoir, will cover a water surface of about 1180 acres and is esti-

mated to furnish a supply of nearly 89,000,000 gallons per day for a full year.

These sources of supply are more than 200 miles distant from San Francisco, are in the high Sierras, and for months at a time are very difficult of access. There are many miles of tunnels through which the water must pass, many more miles of ditches and canals on steep mountain sides subject to serious injury, perhaps destruction by slides, and considerably over a hundred miles of pipe line to bring the water to San Francisco. At Altamont is a storage reservoir and pumping plant about 70 miles distant from San Francisco via the proposed pipe line. At Belmont another storage reservoir is proposed capable of holding about 3000 million gallons (or a ninety days' supply at present rate of consumption) to be used in case anything happens to the system between San Francisco and Hetch Hetchy.

Compared to Spring Valley.

His distributing reservoirs in the city have an aggregate capacity of about 78,000,000 gallons, a little more than a two days' supply; contrast these reservoirs with the two years' storage reservoirs in San Mateo county at our back door and owned by the Spring Valley Water Company.

There is no doubt of the quantity or quality of the Hetch Hetchy water supply. There is much doubt about the safety of that system, and equally as much doubt as to its final cost. Where is the storage when the water is brought here? It will cost more to get 60,000,000 gallons per day from Hetch Hetchy than it will to get a like amount from a development of the Spring Valley system.

Any water supply for San Francisco, to be effective, must contain as part of said system the magnificent storage reservoirs in San Mateo county. No Sierra supply can fulfill all the requirements of this city until the waters flow into the Crystal Springs reservoir.

A Matter for Examination.

Hetch Hetchy may possibly be the best source from which sufficient water can be obtained. Engineers who made surveys of Lake Eleanor and Hetch Hetchy inform me that there are other Sierra supplies which can be brought here at much less cost than Hetch Hetchy. The latter by persistent advocates has been preached, almost forced, into acceptance by the people of San Francisco. By all means if Hetch Hetchy system is the best, let's have it, but do not accept it without the most careful investigation and comparison with all other available Sierra sources, by a competent and impartial commission.

We can get a supply near home, probably enough to last for forty years, by acquiring and developing the Spring Valley system, at very reasonable cost. Why not act sensibly, by first bonding and then purchasing this system at reasonable cost as was recommended by the Federated Water Committee last year? When the nearby sources of supply are secured and additional water is necessary, then supplement this by Sierra water and give to San Francisco what she needs, a supply that will meet every requirement and be equal or superior to that of any other city in America.

FRANK J. SYMMES MADE AN HONORARY MEMBER.

The following resolution was unanimously adopted at the regular meeting of the directors of the Merchants' Association on June 5, 1908:

Whereas, Frank J. Symmes, Esq., who for the last seven years has served this, the Merchants' Association of San Francisco, as its President, with a zeal for the welfare and a loyalty to the interests of the Association that entitle him to its grateful appreciation, has retired from that office to a position in the ranks where faithful service from him, and an abiding interest still can be confidently counted upon,

Now, therefore, in recognition of the worth of his leadership with its characteristic traits of courage, initiative and devoted attention,

Be it resolved, That Frank J. Symmes, Esq., be, and he is hereby elected as and from this 5th day of June, 1908, an Honorary Member of this Association for life.

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

A LITTLE REMINDER

Registration is not a matter that any good citizen will postpone after he has been reminded of his obligation as an elector. Those that fail to register fail to vote. Those that fail to vote fail at a vital point of public duty. Anarchists, and socialists of a certain type, are not expected to give countenance to the object of their scorn by going to the polls, but men that still believe in their country must recognize that it is their individual duty to perform intelligently the function of the elector in order that the work of self government may not be brought to naught through general neglect.

In order to vote at the August primaries this year one must be registered before midnight of July 22. Registration for the general election closes September 23. Commencing July 13, and until and including July 22, the registration office will be open evenings and all day Saturday. All registration must be new, and subsequent to January 1, 1908. Don't forget.

PROGRESS ON FIRE PROTECTION PLANS

The Board of Supervisors has voted to appropriate \$10,000 for the immediate preparation of plans for the auxiliary fire protection system, in order that construction may begin as early as possible after the bonds for this purpose have been sold. This action followed the recommendation of the Finance Committee of the Board, endorsed by the following letter from the Merchants' Association:

San Francisco, Cal., June 12, 1908.—To the Honorable Board of Supervisors, City and County of San Francisco:

Gentlemen—The Merchants' Association respectfully requests your honorable Board to make an appropriation sufficient to enable the Board of Public Works to proceed at once in the preparation of working plans and specifications for the auxiliary fire protection system, for which bonds were recently voted.

The preparation of these plans will take some time, and if this work can be done now, pending the preparation of the bonds for sale, the city will be in a position to let contracts for the work immediately upon the bond money becoming available, thus saving a number of months' delay.

The importance of securing the high pressure system as soon as possible and thereby enabling more insurance to be had and at lower rates, is very great, and we trust your honorable Board

will give favorable and immediate consideration to this matter.

Very respectfully,

The Merchants' Association of San Francisco,
L. M. King, Secretary. Andrew M. Davis, President.

The Merchants' Association has joined with the Civic League in a petition to the Board of Supervisors asking that \$5000 be

appropriated by the city toward the cost of dredging Channel Street as far as Seventh; the understanding being that the Harbor Commission will do the work, and that the remainder of the expense will be borne by the Harbor Commission and the adjacent property owners. The dredging of the Channel will be a great improvement, from a sanitary as well as a commercial point of view.

WHY THE DIRECTORS ADVOCATE THE SPRING VALLEY PURCHASE

1. The city is confronted by a condition in relation to its water supply that demands IMMEDIATE RELIEF.

While the Spring Valley Water Company has at our doors a two years' supply of water, the means of bringing this water into the city reservoirs are inadequate and insufficient. The daily demand upon those reservoirs sometimes exceeds the daily supply, leaving no margin for extraordinary requirements. The need of additional pipe lines and pumping stations is imperative.

2. With municipal ownership of a Sierra supply in prospect, it is doubtful if the Spring Valley Water Company can be induced to add to its investment sufficiently to place the city above hazard, except possibly as the result of legal proceedings, which action might be delayed or resisted for years. **ONLY BY ACQUIRING ITS OWN PLANT AND MAKING THE EXTENSIONS ITSELF**, can the city be certain that the necessary increase in its water supply will be made now and in future when needed.

3. **FOR THE NEXT TEN YEARS**, approximately, **THE CITY MUST DEPEND ENTIRELY UPON THE SOURCE OF SUPPLY AT PRESENT OWNED BY THE SPRING VALLEY WATER COMPANY**, and if the city is to acquire its own supply to meet its urgent needs now and in the near future, it can do so **ONLY BY THE PURCHASE OF THE SPRING VALLEY PLANT**.

4. The property of the Spring Valley Water Company is capable of furnishing the city with ample water pending the development of a Sierra supply, and, used in connection with a **SINGLE PIPE LINE** from the Sierras, will make an almost perfect water plant.

5. From whatever source water may be brought to the city, the Spring Valley Water Company's reservoirs on the peninsula and within the city limits are practically indispensable to a full measure of safety.

In the event of possible damage by earthquake in the future, the great advantage of having a part of the source of supply, and also large storage reservoirs within thirty to fifty miles, seems obvious.

6. **IF THE CITY DOES NOT PURCHASE THIS PROPERTY**, the controversy between the city and the company over rates, and the refusal of the company to add to its plant will, no doubt, be continued. The consequent uncertainty that we will have a volume of water sufficient to insure safety, will tend to keep up insurance rates, to curtail existing fire insurance lines, hamper all business enterprises and retard building operations.

It is the belief of your directors that the community will thus suffer an actual loss far greater than the difference between the value estimated by the city and the price at which the property may possibly be bought now, as the result of a compromise agreement.

In the opinion of your directors, the recollection of what either the city or the Spring Valley Water Company has done or has failed to do in the past, should not be permitted to interfere with a clear vision of the problem which confronts the city nor with a logical conclusion in regard to a proper solution.

Board of Directors of the Merchants' Association.

(Signed) L. M. KING, Secretary.

ANDREW M. DAVIS, President.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✱

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

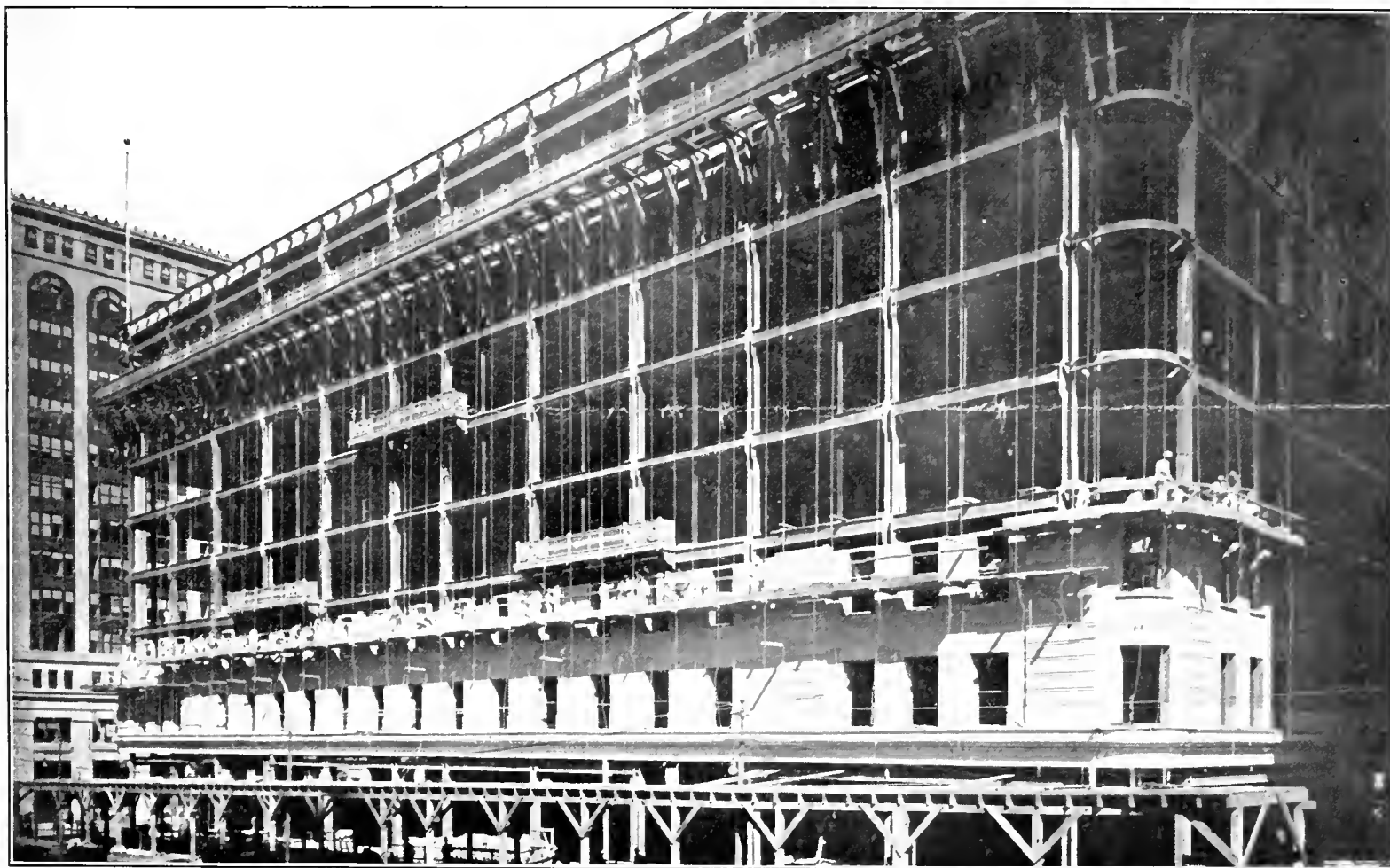
VOL. 12

SAN FRANCISCO, CAL., AUGUST, 1908.

No. 144

REBUILDING THE PALACE HOTEL

Small Army of Bricklayers Work Shoulder to Shoulder to Rear
San Francisco's World-Famous Hostelry
on the Old Site



MEMBERS SUPPORT THE DIRECTORS

Large Majority in the Merchants' Association Favors the
Proposed Spring Valley Purchase at a Fair Price

Do you favor the purchase, by the City, of the Spring Valley water system if it can be acquired at a fair price? **YES 560; NO 36.**

Last month the Board of Directors of the Merchants' Association stated and the Review printed, the reasons that led the Board to advocate the purchase of the Spring Valley Water Company's property if it could be had at a fair price. Circulars containing this statement were sent to the members and they were asked to vote by return postal card for or against the proposition. When the Review went to press, 596 votes had been received, which is considered a good poll for midsummer vacation time. Of these, 560 favored the purchase, and only 36 opposed it. The vote may be considered a fair indication of the sentiment of the business community on the subject.

Those that have not voted are urged to do so without further delay in order that the count may be as nearly complete as possible.

The Association's special committee on Water Supply is trying to find out what a fair price would be.

ASSOCIATION MAY INSPECT NEW WORK

Directors are Considering Supervision
of Improvements under the
Latest Bond Issue

The Merchants' Association is considering the matter of providing independent inspection of part or all of the work to be done out of the proceeds of the recently voted bond issue. The vigilance it has exercised over street paving and sewer contracts done under the bond issue of 1903 has met with the general approval of intelligent taxpayers, and many of the Directors of the Association feel that it would be a valuable public service to continue the work.

WHAT THE MERCHANTS' ASSOCIATION DID IN THE MATTER OF BUBONIC PLAGUE

A Record of Public Service, in a Difficult Situation, that Must Not be Misrepresented

San Francisco is entitled to have the truth told about it. So is the Merchants' Association. In the matter of bubonic plague it is particularly important that no vital facts be misrepresented. When a writer in McClure's Magazine says that the business interests of San Francisco represented in the Merchants' Association requested the suppression of health reports containing statistics of plague in the city eight years ago, he is likely to convey to thousands of readers in San Francisco and throughout the country the impression that the Merchants' Association has had a hand in fighting the health officials, whereas it has really been, after the sanitary authorities, the backbone of the anti-plague crusade.

It is true that the Merchants' Association did protest, and as vigorously as possible, against the publication in the East of sensational and exaggerated reports of the situation here—reports illustrated with pictures of weltering lazar houses and people dying like sheep in a shambles; pictures drawn from the imaginations of yellow journalists superheated for the purpose by reading De Foe on the plague in London and Boccaccio on the plague in Florence. No such scenes were ever witnessed in San Francisco. No dead wagon went about collecting corpses, no bell-man shouted, "Bring out your dead," at the doors of people's dwellings. Against such reckless and damaging libels the people of this city had a right, and the Merchants' Association felt it its duty, to protest; for there was not, and there has not been, any such thing as an epidemic of plague among human beings in San Francisco.

But when it comes to accusations of suppressing facts, no such charge can justly be brought against this organization. On the contrary, the Merchants' Association was the first considerable force in the community to realize that the plague must be recognized in order that it might be properly fought. And in January, 1903, it called together representatives of all the commercial bodies in the City, organized them into the Mercantile Joint Committee under the chairmanship of Mr. Frank J. Symmes, then president of the Merchants' Association, and proceeded to take the steps necessary to promote harmonious action between the then warring health authorities in order that the situation might be squarely met and dealt with as it should be. The Mercantile Joint Committee, of which Frank J. Symmes was chairman, and L. M. King, secretary of the Merchants' Association, was secretary, was the first important organization in the City to insist that the futile dispute as to whether bubonic plague did or did not exist here should cease and that the City and State health authorities should act in concord with and under the direction of the United States Public Health Service "in taking such precautionary measures as the Surgeon General should deem necessary." On February 2, 1903, this body passed resolutions, in the

preamble of which it admitted that the health authorities had reported 93 cases of plague in three years. The active campaign it helped promote undoubtedly saved San Francisco from epidemic and quarantine at that time.

From that day to this the Merchants' Association, through its secretary, has kept unceasing watch upon the health situation. Its position in the matter was recognized by the Federal health authorities as unassailably sane and correct; and it was through the commercial organizations that Dr. Blue last winter sounded a warning to the business community that the percentage of rat infection had reached the danger point and that San Francisco must exterminate the rats or face the gravest trouble in its troubled history. There followed the organization of the Citizens' Health Committee, of which

C. C. Moore, president of the Chamber of Commerce, is chairman, and which is now leading the great popular movement for a clean city and the annihilation of infected rats. The real business community of San Francisco has not taken an obstructive stand in this matter—and least of all that part represented in the Merchants' Association. The Merchants' Association never denied the existence of plague in San Francisco, never authorized any such denial, and never sought to suppress or misrepresent any fact in regard to the health situation in this City. Its officers and office machinery are now at the service of the Citizens' Health Committee, three of its directors serve on the Committee, and its secretary is the secretary to that hard-working body. All of which facts could have been ascertained readily by McClure's Magazine if it had made inquiry about them in the right quarter.

TERMS REJECTED BY THE UNITED RAILROADS

Civic Associations Reopen the Sutter Street Case but Horse Cars Still Run

In spite of the exertions of the Merchants' Association, the Chamber of Commerce, the San Francisco Board of Trade, the Merchants' Exchange, and the North Central Improvement Association, horse cars continue to haul Sutter street passengers up and down lower Market street.

On receipt of a petition circulated by these bodies and several citizens directly interested, the Board of Supervisors reopened the question of granting a temporary permit for the operation of trolley cars, running over the Sutter street line, on Market street east of Sansome. Dr. Giannini introduced an ordinance to permit the company to use the tracks temporarily on condition that the company in turn permit the tracks to be used by a municipally-owned street railroad, without prejudice to the rights of either party. Officials of the United Railroads refused to accept the conditions offered, and the matter remains substantially as it has been for a couple of months.

The petition of the commercial bodies was that the Board of Supervisors "Grant a temporary permit to the Sutter Street Railway Company to operate its cars by electricity from overhead wires along the outer tracks on Market street from Sutter to East street, without compensation under the following conditions:

"1. Such permit to be revocable at the pleasure of the Board of Supervisors and without prejudice to the rights of either the City and County or the Sutter Street Railway Company.

"2. In case the permit be revoked at any time, 30 days' notice to be given."

The petition recited that the stopping of through Sutter street cars was working a direct injury to a large number of business firms and causing great inconvenience every day to the thousands of citizens and taxpayers who make up the traveling public.

WILL SEEK THE BEST GARBAGE INCINERATOR

Through its secretary the Merchants' Association will try to assist the Hospital and Health Committee of the Board of Supervisors in devising a system of garbage collection and disposal that will be in advance of anything in use at present. Mr. T. B. Berry, Mr. G. A. Buell and Mr. L. M. King,

the last named being secretary to the Association, have been appointed an advisory committee to the Hospital and Health Committee of the Supervisors, and on August 8 will leave San Francisco for Seattle and Vancouver to inspect the garbage incinerators there, said to be the finest in the country. The money voted in the bonding scheme for garbage disposal is a larger sum than any other city has thus far devoted to this purpose.

SAN FRANCISCO CAN FILL HER OWN STRUCTURAL STEEL ORDERS

Instead of Giving Contracts to Eastern Firms, Local Builders Should Help Develop the Local Sources of Supply

By H. W. KERRIGAN, Field Representative California Metal Trades Association

Ever since the rehabilitation of the City began there has been a tendency on the part of many property owners, architects and contractors to send as much work east as possible. Why they are doing it is a matter of conjecture to many who realize what this practice is going to do for our future business along all lines, and for the City itself as a result.

The Rush After the Fire.

Everyone will remember that immediately at the beginning of our City's new era the demand for fire-proof building material was so great that the home manufacturers and builders were unable to cope with the demand, and in many cases more work was accepted than could be handled. In the meantime the eastern manufacturers crept in with their bids. Architects accepted contracts and promised jobs done when they knew positively that the work could not be completed within the specified time.

So with the various branches; the structural steel, the ornamental iron plants—plans were thrust upon them that were put aside indefinitely because they were too busy to accept more work. Or, as a favor, they accepted contracts from architects who realized the conditions as well as they did, and consequently they sometimes rushed their work with inefficient workmen, whom they were forced to accept under the prevailing stress.

Of course, among the shops there were exceptions, good operatives as well as bad, but the latter were far more in evidence.

These conditions prevailed up to seven or eight months ago in the majority of cases and still exist in some.

Cause of the Dissatisfaction.

When, up to the time mentioned, the jobs were completed, it was sometimes found that the work was poorly done in many cases; so many mistakes were made that could have been avoided if closer attention to details had been given by the architects and contractors. Some of the owners of buildings began to see the results of this chaotic state of affairs caused by the rushed work and inefficient workmen and began to blame the architects, who are held responsible for the results. They in turn had no alternative but to blame the structural contractor and iron plants, and so on in the various branches; and the architects really did believe they were to blame and in many cases do yet.

The Contractors Share in It.

Contractors as well as architects are also instrumental in giving so much of the work east, in consequence of poor results for which they both were to blame. The structural steel and ornamental iron works are the greatest sufferers as a result, being handicapped as well by the exorbitant freight rates on steel and the raw material, and by the class of some of the workmen employed, who demand the same wage as the most skilled operatives.

Changes for the Better.

But today conditions show great improvement. The architects, the contractors and the various manufacturers and plants have

better adjusted themselves, the material is becoming more plentiful, the class of workmen better, and, in fact, a saner condition is felt all around. But there is still much to be done if the local producer is to have the advantage of the home market. Eastern firms are coming in here stronger than ever in open competition with our prices and taking a great many of the contracts out of the hands of the local architects, contractors and builders, which is also taking the money out of the City. Although this same competition will urge the local manufacturers to improve their standard of work, or ought to at least, the bad, as well as any good, results follow simply because the various people interested—the architects, the contractors, the Board of Trade, the Supervisors, Builders' Exchange and the civic associations and various industries that are endeavoring to promote the patronage of home industry—do not understand the conditions, apparently, and are not working in harmony.

Co-operation Necessary.

If we are going to work for the betterment of the City and home industry as we should let all co-operate along the same lines.

Let the different industrial plants, which can be compared with any in this country in size and equipment, be satisfied with smaller profits and more work instead of insisting on receiving the prices that prevailed shortly after the fire. They are the people most affected—they and the property owners. It is not because they can not, but because they will not. If they do this and secure lower railway tariffs on plain steel from the East and better workmen in the shops it will enable them to meet eastern competition that now is gradually gaining control of our local building.

Seventy-five Per Cent Goes East.

Yet considering these conditions, and the improvement along all lines, there are many that still do not realize what is going on and that endeavor to thwart the very means that will eventually bring about a co-operation in every representative building line.

Many property owners, agents, corporations and associations do not understand that 75 per cent of the structural steel and ornamental iron work is going out of the City. Neither do they understand that the very work that is going out could be taken care of here just as well.

Same Steel Used.

In the matter of structural steel the same material exactly is used by the eastern firms as by our local fabricators, and one corporation of steel producers that sells to our local people in quantity is a concern that is coming in to bid and is taking away many of the contracts.

Differential Very Small.

In most cases where the work is sent east the difference in price is slight, the cut being made in order to keep eastern plants busy and to keep the local people from getting the contracts. It is greatly to be deplored that for the sake of a small differential a man that has made his money in San Francisco should send it away at a time when it is so sorely needed to relieve the present stringency. If the people that are suffering for lack of work, the plants that can not get it and the merchants and property owners so vitally interested in the quantity of money in local circulation do not demand that more work be left here and make concessions when they can to keep it here, how do they expect to improve the conditions of which they complain?

PLANS NEARLY FINISHED FOR FIRE BOATS AND CISTERNS

City Engineer Secures Better Quarters for Working Out the High Pressure Fire Protection System

Plans for the high pressure auxiliary fire protection system are making good headway under City Engineer Marsden Manson. Five men are at work on them, and plans and specifications for the fire boats and for the cisterns are nearly finished. The city engineer says all the plans can be completed before the bonds are sold.

New quarters for the engineers engaged in this work have been secured, in the Mechanics' Savings Bank building, at Mason and Market streets.

SAN FRANCISCO CLEARINGS LEAD THE COAST

The bank clearings of San Francisco, for the week ending July 16, stood seventh among the clearings of American cities, they exceeded, by over five and a quarter York, Chicago, Boston, Philadelphia, St. Louis and Pittsburg. On the Pacific Coast they exceeded, by over four and a quarter millions, the clearings of Los Angeles,

Seattle, Tacoma and Portland, Ore., combined. These are the figures as given by Bradstreet:

San Francisco	\$37,427,000
Los Angeles	\$11,248,000
Seattle	10,060,000
Tacoma	4,328,000
Portland	6,506,000
Total	\$32,142,000
Balance	\$5,285,000

HOW SAN FRANCISCO WILL BE PROTECTED FROM ANOTHER FIRE

Engineers Manson, Connick, Ransome, and Fire Chief Shaughnessy Describe the Proposed High Pressure Auxiliary Fire Protection System

At the annual meeting of the Merchants' Association, held in the assembly room of the Merchants' Exchange on May 28, members that attended heard, in addition to the annual report of the President, a general description of the auxiliary high-pressure system for fire protection in San Francisco, as it will be installed when the bonds for the purpose have been marketed. The meeting was addressed on the subject by Marsden Manson, City Engineer; by Assistant City Engineer Connick; by Mr. Ransome, the engineer who has in hand the designing of the fireboats and pumping stations, and by Chief Shaughnessy of the Fire Department. Mr. Manson said:

I have lately had the opportunity of discussing with the head of the New York Fire Department the high pressure system recently installed there, and the one that is to be established here. Their engineer indicated to me some of the mistakes they had made. When I explained our general plans to them they agreed that our system would be more effective than theirs, as we would have water under constant gravity pressure while they must start up their pumps.

Our system will be constructed at first up Market to Ninth Street; on Ninth to Mission; and out Mission to Twenty-ninth, which will give the best line of protection, and in the largest accessible area, first. Then these areas will be subdivided by other mains, and after that the fire boats will be put into commission. The details have been so thoroughly worked out by Mr. Connick that I shall ask him to explain them to you.

Outline of the Plan.

Mr. Connick said:

The first pipe line will be laid along Market Street to Ninth; Ninth to Mission, and out Mission to Twenty-ninth, together with a crosstown line out Van Ness Avenue from Market to the Bay, and another across Second south to Channel, where the pumping station is to be. This latter contract will probably be let inside of six months.

The next thing will be to divide the areas, thus including a line on Kearny Street to Montgomery Avenue, then along Lombard to Chestnut, then to the Van Ness Avenue pumping station; also lines on Battery, Sacramento and California to Market; another on California, between Kearny and Van Ness; then Pacific, Fillmore and Fell and back to Van Ness.

After this, possibly, intermediate lines will be laid. But that will probably be after eighteen months.

The Fire Boats.

The fire boats will next be put in along the various points on the bay shore. These boats will be completed about the same time as the pipe lines and the system will go into use immediately. The fire boats will couple on to the fire boat connections and force the water into the mains, 4,000 gallons a minute at Mission and Twenty-ninth, and closer down town a larger quantity of water. There will be a pressure of 75 pounds per square inch at the end of the lay pipe.

A portion of the telephone system will also be put in operation, so that the whole system will be under control just as soon as any portion of it is finished.

Another thing to be undertaken the first year will be the acquisition of whatever lands are necessary. The city will have to purchase land

for all the pumping stations and for one of the reservoir sites and two gate houses.

After that, we shall start the proceedings for the construction of the reservoirs and the fresh and salt water pumping stations. The entire work should be finished and in operation in about two and a half years from the date the money is available.

Telephones Will Help.

The pressure on the California Street line will be from the Twin Peaks reservoir. On Jones Street, between Clay and Sacramento, a low pressure reservoir will keep California Street under constant moderate pressure. When more water is needed, use can be made then of the telephone system by telephoning to the man in charge of the gate house, who will manipulate the gates.

A man can only handle water at 75 pounds pressure.

We have selected the above named areas in town, believing that the pipes will be of the greatest service in those districts. Each pipe of this distributing system is to be isolated.

East of Sansome Street, we feel sure that in case of earthquake the pipes would be materially injured. We believe that it is impossible to build pipes that will resist a severe earthquake shock. We are going to figure on these pipes going out of service in case of an earthquake. We are going to build 100 cisterns, nearly all in the low-lying parts of the town. One on every corner in the district east of Sansome and Second; from the Post Office to Channel, and in the Mission. Also some in the outlying districts where there are a few valuable high buildings grouped close together.

Salt and Fresh Water.

The original scheme of fire protection in this city has always been to have a salt water system. We estimate that the life of a cast iron pipe would be 100 years, if fresh water were used, but only about 20 years using salt water. As the pipe alone to be used in this system will cost approximately \$3,000,000, it was considered inadvisable to even think of using salt water all the time in these pipes. But the system is designed to use both fresh and salt water. For ordinary purposes fresh water will be used.

Two Systems of Wells.

We are going to bore two systems of wells—one near Sixteenth and Shotwell and one at Seventh and Harrison. The water pipes will always be filled with fresh water under pressure from the reservoirs. And we shall have two salt water pumping stations—one near the foot of Van Ness Avenue and the other at Second and Channel. These will be able to pump 10,000 gallons a minute and will be so built that they can pump 16,000 gallons a minute. They will be kept under steam at all times. We will have turbine steam pumps in the stations.

Contracts will be let, within two or three weeks after the money is available, for fire boats and for pipes. These will be completed about the same time and can go into service immediately.

In Boston they operate fire boats successfully on hose lines about 1500 feet long.

It will take about six months, after the contract is let, to get the pipes to San Francisco, and it will not be possible to get all of the pipe in less than a year and a half.

Pipe Takes Time.

The two things that will delay the progress of the system are the completion of the pipes, and the fire boats. Pumping stations and reservoirs can be quickly built. They can be constructed in four or six months without any trouble.

The pipes are to be 12 to 24 inches diameter, and are larger than those employed in Eastern cities. The largest pipes are those surrounding the districts and leading from the reservoirs. But as soon as they get well into the network, they will decrease in size.

You will be able to install a sprinkling system from these pipes, to any connection up to four inches. The water in tall buildings will be under pressure at all times. And at present it is recommended that there be no charge for this service. There will also be stand pipes in buildings. Thus water will be constantly available.

The entire system will be under the control and direction of the Chief of the Fire Department.

The pipes will be made heavy enough to stand additional pressure. The present pipes will stand 60 to 70 pounds. The new ones will stand 150 pounds.

Pipes for New Buildings.

I would recommend that parties constructing new buildings at present take this matter into consideration and put in pipes that will stand 150 pounds pressure. The Board of Public Works is now preparing a schedule of thickness of pipes that will go into buildings under the new system.

Seventy-five pounds pressure will throw a stream about 125 feet high. The battery wagon makes a higher stream, for high buildings, with 300 pounds pressure. The stream is only available for buildings four or five stories from the ground. The high buildings will be equipped with stand pipes so that fire can be fought from the inside. Under ordinary circumstances, you would be able to fight a fire in the top story of the Call Building by using the Clay Street reservoir, near Jones, which will hold 1,000,000 gallons. The two wells for the Twin Peaks reservoir will be 250 feet deep (one at Seventh and Harrison and one in the vicinity of Sixteenth and Shotwell) and will pump first into the cisterns and then into the reservoir.

This system will have the highest pressure of any system in the world. It is to be built on the unit plan, and units can be added as they may become necessary. The whole city can be covered ultimately. Each section of the system is absolutely isolated, so that if any part be damaged in any way, the remainder would still be in working order.

Chief Shaughnessy.

Fire Chief Shaughnessy followed Mr. Connick. He said:

The city is in a bad state today in regard to water, and the organizations should get together and press the matter. The high pressure system is not understood by many people. It is for fighting fires that can not be reached by the ordinary methods. We can use it in two ways: by gravity and by pumping. The "high buildings" district will be first covered, but every district will finally come in for its benefits.

The "Home Industry" Question.

Some discussion having arisen as to the advisability of placing the contracts for the pipe with local manufacturers, Mr. Connick explained that such manufacture required a special foundry, which would have to be figured in the price. The pipe is to be an inch and a half thick and the Eastern foundries could deliver it here at \$40 to \$13 a ton, whereas it might cost twice that made in San Francisco.

WHAT THE MERCHANTS' ASSOCIATION HAS ACCOMPLISHED DURING THE YEAR

Annual Report Shows a Great Deal of Valuable Public Service Rendered by the Organization in the Course of Twelve Months

To the Members of the Merchants' Association:

The past year has been like the preceding, a busy one for the members and directors of the Association. Whilst there has been abundant work for the directors, your president feels that we have fallen far short of accomplishing much which should have been done. So much building construction was under operation, so many pipes and conduits being laid and so much sewer work under way, that it was impossible to secure more than temporary repairs and half-way work until this exceeding rush was over.

The more important work of the Association has been the following:

Improvement of Lower Market Street.

The improvement of lower Market Street and the completion of the sewer and pavement work there was long delayed. Continuous efforts were made by this Association to hasten the work; the delay in securing material and the cancellation of the first contract, together with the neglect of property owners to make their sewer connections, was the occasion of this long drawn out work; the Association took up the matter with the property owners, induced them to hasten their work and did everything possible to secure early completion of the job.

Obstructed Sidewalks.

The Committee on Street Work made repeated efforts to hasten the reconstruction of sidewalks in the down-town district and secure the removal of obstructions. As property owners were persistently neglectful in this direction, the Association prepared an ordinance requiring the work within a given district to be done before May 1, 1908, and authorizing temporary sidewalks, under specified conditions, to be maintained for a period not exceeding two years. This ordinance was submitted to the supervisors, was amended and adopted. It has resulted in hastening the sidewalk reconstruction very materially.

Inspectors were engaged during the month of April to inspect the sidewalks within the district where the new ordinance applied and see to its enforcement. Where the sidewalks were not constructed as required, the Board of Public Works was notified and the necessary steps taken to compel the owners to complete the work.

Street Obstruction.

Considerable inspection was also made of streets in the down-town district where building contractors were exceeding their rights and obstructing the roadway and sidewalks with old and new material. A list of such places was furnished the Board of Works and the Board urged to take drastic action if necessary to secure the prompt removal of such obstructions, that all possible room might be available for vehicles and foot traffic.

Repaving of California Street.

The Association urged the Board of Public Works to take action here in the direction of a temporary repavement of stone blocks and sand foundation, as this street needed to be placed in good condition for active use as soon as possible. This was secured before the rains, and has been much appreciated.

Teaming on Market Street.

In order that heavy teams might be kept off Market Street as much as possible, a conference was held with the Draymen's Association upon this subject. The draymen agreed to have their heavy trucks use other streets whenever possible and suggested that the railroad tracks be removed from Howard Street and that street be given up more completely for drayage purposes. Conferences have been held with the United Railroads with a view to this end, and toward having Howard Street, from East to Ninth Streets, freed

of car tracks and made more available for heavy teaming. The matter of carrying this out is now under consideration by the United Railroads.

Ornamental Street Light Poles for Market and Sutter Streets.

Repeated efforts were made and conferences held with the officials of the United Railroads to secure the erection of the promised ornamental trolley poles for Market, Sutter and Valencia Streets. Whilst there has been great delay in furnishing these poles, this Association has done much to advance the situation. Various designs were submitted, the selection finally made and at last the contracts were let. The United Railroads now assures us that the contractor promises the first delivery on the first of June and one hundred a month thereafter. The prospect is, therefore, that a very early beginning will be made in the erection of these poles.

Sewer Work.

Much time has been given to the hastening of the reconstruction of the sewers and our inspector has been busy throughout the year in watching this work and guarding against violation of contracts.

The Association took up with the Board of Works the necessity for the immediate construction of the Beale Street sewer from Market to Mission Street, which sewer was in a condition beyond repair. The president of the Board of Works was prompt to appreciate the situation and the work was soon ordered and completed.

The urgent necessity of cleaning and repairing the sewers near lower Market Street, in order to prevent serious damage from the winter rains, was strongly presented to the Board of Supervisors in October last. As a result, appropriations were made:

First. For completing the lower Market Street new sewer system by construction of a storm water sewer on Steuart Street from Market to Mission Street; also a storm water and sanitary sewer on Drumm Street from Market to Commercial Street and the construction of a pumping station on Commercial Street, all at a cost of \$27,000.

Until this was done, the new Market Street sewers could not be used, as they were without an outlet.

Second. For cleaning and repairing the Commercial Street sewer, from Drumm Street east, \$3,000.

Third. For extending the Taylor Street sewer outlet, \$2,500.

Fourth. For cleaning and repairing the Mission Street sewer from East to Second Street, \$3,000.

Fifth. Cleaning the sewers of Fifth, Sixth and Seventh Streets, from Brannan to Channel Street, \$1,500.

Sixth. For cleaning and repairing the Channel Street sewer, \$5,000.

Seventh. For the construction of a temporary pumping station at Fourth and Berry Streets, \$2,000.

This last was badly needed, for the new sanitary sewers of Fourth Street were without outlet, and could not be used. The temporary station will fill the requirements until the large pumping station is constructed which, under the great plan for the city sewer system, is to drain the sewers of a number of streets in this district.

Storm Sewer Extensions.

By request of this Association and recommendation of the city engineer, the Board of Works recommended the extension of a new storm water sewer on Pine Street two blocks to Battery Street, to relieve the sewers of this vicinity from the danger of being flooded by rains. The Association investigated, with President

Casey, the conditions of Sacramento Street sewer between Battery and Sansome Streets and the Beale Street sewer between Market and Mission Streets. Temporary repairs were started at once on both these sewers, so as to prevent an overflow to the property in that neighborhood. The unfortunate condition of the down-town sewer system is little known and requires great attention from the Board of Works, the president of which has, at all times, been ready to assist in the carrying out of any recommendations of this Association whenever possible.

The question of securing suitable drainage until such time as the main sewer system under the bond issue can be made use of, has been a very important one.

Inspection of Improvements Under Last Bond Issue.

The Association's Inspector, Mr. Benjamin Heath, has been constantly engaged in the inspection of paving and sewer construction done under the last bond issue. Faulty construction and variations from the specifications have been promptly reported to the city engineer. Our inspector's work has been immediately sustained by that office and such work as was required to be altered to conform to the requirements has been done. The presence of such an officer has been of unquestioned value to the city in causing the contractors to live up to their contracts, and is a full justification of the expense to the Association. This value, in the saving to the city on future repairs, cannot be estimated.

Geary Street Railroad.

A careful examination was made by the Association's attorney into the legality of the appropriation made as provided in last year's budget. Under the opinion that such an appropriation would be illegal, the Board opposed the claim and requested the Mayor to veto the item, urging also that the money was more needed for street and sewer purposes than for a municipally owned railroad.

Charter Amendments.

The desirability of certain amendments to the charter having been generally acknowledged, the Board appointed a special committee to consider these questions. This committee consisted of Messrs. F. W. Dohrmann, chairman; James D. Phelan, E. J. Morser, Allen G. Wright and L. M. King.

The committee met regularly for months and was assisted in its deliberations by Mr. John E. Behan, the very valuable assistant clerk of the Board of Supervisors and by representatives from the Bar Association, Grand Jury and the Civic League.

Twenty amendments were proposed and twelve approved by the Board of Supervisors and submitted to the people, all of which, except one, were carried at the polls.

Parkside Franchise.

The Board strongly urged the granting of the franchise for a street railroad to the Parkside District in order that this very desirable section of the city should be made available for home use at the earliest possible date.

Union Depot.

Efforts were made to bring about a conference of the various railroad interests entering San Francisco, with a view of securing a Union Depot in accordance with the Burnham plan, but, at present no definite steps can be taken in that direction.

Safety Bridge on East Street.

The great necessity for suitable provisions for pedestrians crossing East Street to and from the Ferry without exposure to the present great danger from teams and street cars, prompted us

to provide a plan proposing an elevated bridge. Through the courtesy of one of our architect members, Messrs. Meyers and Ward, an excellent design was prepared and submitted to the Board of State Harbor Commissioners and a similar design was also prepared by the State architect for the Harbor Commissioners, who had tentatively approved the idea. No definite plan has yet been adopted.

High Pressure Fire Protection System.

This Association has for years advocated the introduction of an independent high pressure fire protection system for the city. Immediately after the earthquake and fire of 1906 it was taken up with renewed earnestness and a Committee on auxiliary Fire Protection was appointed. The president of the Association examined the system in New York and Philadelphia and consulted with the officials there and the committee made a thorough study of the system in other cities. The increase in tall buildings in the business district has practically compelled this important adjunct to the ordinary water system in the large cities.

The records of the 1906 fire show that to prevent a conflagration reaching beyond the control of the fire department, great quantities of water must be available in any one block and that good mains must be constructed so as to be proof from damage from even the worst earthquake we have yet experienced. In case of a failure in any one locality from this cause, adjoining sections must be able to protect themselves and, therefore, provisions have to be made for shutting off various blocks one from the other.

The secretary of this Association made a special study of the subject and the committee submitted a tentative plan for high pressure fire system, to use salt water from the Bay, and to equip the system with gate valves so that one part of it could be cut off from the others, in case of a break, without interfering with the rest of the system. This plan met with the approval of the Chief of the Fire Department, and was transmitted to the Board of Supervisors. Under the directions of the Board, the city engineer has prepared plans and specifications for the construction of such a system, plans have been made for the use of either fresh or salt water, and the protection provided for an area of 5,300 acres. We are already proud to feel that such a plan has been made, a bond issue provided and the bonds voted by the people, so that within a very short time it is probable that San Francisco will be able to boast that she is the best protected city in the country.

National Guard.

Director F. J. Koster is the representative of the Association on a joint committee from the commercial bodies and the San Francisco Real Estate Board to co-operate in arousing full interest in the National Guard, and in the organization of new companies in the city.

Height of Frame Buildings.

The Board opposed the project to increase the height of frame buildings to more than 45 feet above the street on account of the increased danger from fire.

Greater San Francisco.

The topic of the annual dinner of the Association in December was Greater San Francisco and speakers from various points about the Bay presented different views upon the subject. The plan of combining the various municipalities about the Bay into a Greater San Francisco has been quite generally approved and a committee has the project in hand, Director Hartland Law being the representative of this Association.

Merchants' Association Review.

The Association's "Review" has continued to hold its high standing among publications devoted to municipal interests and the public welfare, and is much sought for by various societies and individuals interested in these lines. It is perhaps the only publication in the country without advertisements or a subscription list. Three thousand copies are published monthly for distribution to the members and to others interested in our work. Unusual interest has been taken in this publication, and many requests continue to come to us from the East and abroad for copies of the paper and for privileges of copying from it.

The Association's New Office.

On August 1, 1907, the Association moved into its permanent quarters in the Merchants' Exchange Building, which are better and more commodious than those in use before the fire. The Board room will comfortably accommodate forty or fifty persons and is at the disposal of members for holding business meetings. The library, which was totally destroyed in the fire, is being gradually replaced.

Alaska-Yukon Exposition.

The Association united with the other commercial bodies in an effort to secure a suitable San Francisco exhibit at the Alaska-Yukon Exposition in Seattle in 1909, and appointed Capt. I. N. Hibberd of the Barneson-Hibberd Company as its representative on the joint committee.

Mail Delivery.

The postmaster, at the suggestion of this Association, agreed to have placed upon all letter boxes within the business district, the latest hour in the forenoon, in the afternoon and at night, at which mail would be collected from each box. He also agreed to mark such boxes with the latest hour when mail would be collected for the Owl train for Los Angeles. This is a temporary expedient to be used until all boxes are again permanently established, when each collection hour will be indicated.

Sanitation Work.

1. An active part has been taken by this Association in the sanitation work undertaken in recent months to prevent a possible bubonic plague outbreak, and to avoid the possibility of a quarantine.

2. At the suggestion of some of the leading physicians a Nominating Committee was appointed to select with the Mayor a Committee of Twenty-five to take up this most important work. This Association joined with the other commercial bodies in the call for a general meeting at the Merchants' Exchange on January 28, 1908, at which time the Mayor announced his Committee of Twenty-five, and steps were immediately taken for co-operation with the Federal and city health authorities. The offices of this Association have been the committee's headquarters and our secretary has given most earnest and extended labors to the cause, while taking upon himself the vast work of secretary of the Citizens' Health Committee.

3. Director Brenner has given much of his time for months to the Executive Committee until other duties called him away. The Citizens' Health Committee has performed a most valuable work and it is of vital importance that the work be continued, and the dangers which we have passed through not lightly forgotten.

4. There have been but few cases of human plague since January 1st, and no cases since January 30th, but the infection among rats during the month of January reached a point where active measures were necessary for a wholesale crusade, in order to prevent a serious outbreak during the summer months.

The sanitation work has been well done, and the infection among the rats is reduced to a point that promises the complete eradication of the plague here if the work is properly continued. It is absolutely necessary, however, that the members of the Association and the public generally should lend their hearty co-operation to this work.

Water Supply.

The Association joined with various other organizations in San Francisco for the study of the water supply of San Francisco. Director A. H. Vail was appointed our representative on a joint committee, which spent a number of months in investigating the resources of the present water supply system and submitted an exhaustive report to the Supervisors on the subject of the best methods to relieve the immediate situation.

The failure for years on the part of the city government to treat the Water Company fairly and the determined stand on the part of some that the stockholders not only should have but the most meager income from their millions invested, but should be compelled to assess themselves in addition, has brought us face to face with a water famine.

With two years' water supply in the reservoirs

within twenty five miles of the city, the company is without the means to bring it to our doors. Its credit is ruined and it can no longer borrow, and the stockholders very reasonably refuse to pay further assessments when the return from the city's rate fixing is not giving any reasonable returns from their investments.

The coming warm season and the increased demand for water has emphasized the emergency and the committee from this and the other commercial bodies is at the present moment before the Board of Supervisors in an effort to convince them of the true situation.

Garbage Disposal.

One of the most important questions before the city is the proper collection and disposal of garbage. Many complaints have been received from members, of the high charges made by scavengers for removing garbage and the difficulty in getting it properly removed. An inquiry blank was sent to all members, asking for their experiences.

Over 600 replies were received and after being tabulated were sent to the chairman of the Health Committee of the Board of Supervisors and to the Board of Health.

It is evident that the time has come when San Francisco should follow the custom of most other large cities and undertake the collection and disposal of its garbage and pay the cost by general taxation. In no other way can the work be done as thoroughly as the health of the city requires, and the cost will be less. Steps are being taken by the Supervisors to secure the construction of additional incinerators, and bonds for that purpose were voted May 11th.

Brooklyn League Excursion.

The Association joined with the other organizations in entertaining an excursion of members of the Brooklyn League. On account of the short time the excursionists were able to spend in San Francisco, the entertainment was limited to an automobile ride around the city and an excursion on the Bay.

U. S. S. California.

The Association contributed the use of its rooms for the committee, appointed by the Governor for collection of funds and securing a Silver Service for the Cruiser California.

The president of this Association was chairman of the committee and a Silver Service was procured and presented on the 8th of May.

Resignation of Director Bush.

In accordance with the unwritten law of the Association Director David Bush tendered his resignation as a member of the Board upon being elected to the office of Tax Collector. While the Board deeply regretted losing Mr. Bush's services as director, it congratulates the city in having the services of so upright and efficient a man for the important position he holds.

Death of Director George W. Spencer.

The Association has suffered a severe loss in the death of one of its most esteemed directors, George W. Spencer, of the Aetna Insurance Company. The firm and honorable stand taken by Mr. Spencer in insurance settlements after the fire in 1906, renewed the respect and confidence of all who knew him. His sound judgment and genial disposition endeared him to his fellow directors and his counsel on difficult propositions was always welcomed by the Board.

New Bond Issue.

This Association took its usual interest in the Bond Issue and advocated all the projects proposed.

We rejoice at the result. To see now that the expenditure of these millions is made honestly, wisely and economically, imposes an important duty upon all the people.

So far as possible this Association will engage in the inspection of the work done under these contracts. To do it properly would require an expenditure equal to all our income.

Services of the Directors.

Your directors have been among the busiest and most conscientious men of the city. They have performed a good work, and so long as public offices are conducted as they are now there will be need for their assistance. I earnestly com-

ment to you their support. Vast opportunities for their labors have continually beckoned them onward and I trust that the demands in the future may not continue to be as they have been in the past—always in advance of their time and the funds at command.

Change of Administration.

After enjoying for seven years the office of president of our Association, I am about to give up the command.

I was never more impressed with my shortcomings, with my failure to accomplish my desires, or my deficiencies as a great leader. The president of this Association has opportunities for one of the highest walks of life.

No higher honor falls upon the shoulders of any man than to give a share of his life in service for others; first in devotion to one's family, later to one's city, state or nation. To serve in battle and to give up a life is noble and great; it is also stimulating and spectacular. To serve as an integral part of a great nation in the walks of

good citizenship should be an equally gratifying duty, though less conspicuous.

To have been so long at the head of an institution which stands for the highest things—to have helped to uphold a standard of civic purity as this Association has stood for it—to have felt that I was doing something in the line of duty for the city which I dearly love and which has become endeared to me as the home of myself and family for nearly forty years, has added a sublime comfort to the recent years of my life.

I am, therefore, deeply grateful to this Association for the privilege of serving it. I am appreciative of the high honor it has given me, and I shall soon transfer the command to my able and beloved successor with emotions not unlike those of the much honored Admiral who recently left us as he beheld his flag hauled down at the completion of a long voyage.

Very respectfully submitted,

(Signed) FRANK J. SYMMES, President.

May 28, 1908.

ASSOCIATION'S EXPERT REPORTS ON BOND WORK

Two New Contracts are Properly Started and a Deficiency is Discovered on an Old One

Through its expert street engineer the Merchants' Association continues to keep watch on the bond issue improvements. Progress on the Twenty-fourth street sewer, which has gone on very satisfactorily, has exposed some defective work on an old contract. In cutting wing trenches at the Diamond street crossing the bituminous pavement at that point was found to lack the proper amount of material. The matter was reported to the Board of Works and two engineers were detailed to investigate.

Bond improvements, in detail, have progressed as follows:

California and Sacramento Street Sewers.

During the week ending July 13 work was started on these two important contracts. Foundation piles have been driven, and the job in each case has been properly commenced.

Market Street.

Large building operations on Market street have delayed the repaving of the upper part of that thoroughfare. What has been done is in every way satisfactory.

Mission Street Paving.

This is one of the best paving jobs in the City, but it has been held up at the corner of Army street since the first of June by the failure of the railroad company to remove an iron feedwire mast from the gutter. The main part of the work has been completed for some time.

Fourth Street Bridge Approach.

This work was completed during the week ending June 6, and has been executed as well as conditions would permit. It is the opinion of the Association's engineer that a concrete seawall should be built throughout this channel to insure the maintenance of abutting streets.

Steuart Street Sewer.

This work was completed and the trench repaved during the week ending June 22. It has been up to contract requirements in all particulars.

First Street Sewer.

This improvement was completed before June 1 and is a first-class piece of work.

Fremont Street Sewer.

This work has been completed in good shape and during the week ending July 13 City employees took in hand the repaving of the trench.

Spear Street Sewer.

This work was started early in June and completed before July 13, with existing side sewers connected. The work is reported good in every particular.

Fourth Street Basalt Paving.

After three years' delay the City has given orders for the completion of the crossing at Fourth and Bryant streets, which will permit the work of paving Fourth street at this point to proceed. Shortage of paving blocks caused some delay in July, but by the middle of the month the concrete base had been laid from King to Berry street and the gutters paved and grouted.

Army Street Paving.

The Army street paving by private contract has had the benefit of the Merchants' Association's inspection and is reported complete and up to standard for all that part of the street where the frontage signed up. The work and material have been good, and the owners have probably received value for their money.

Sutter Street Paving.

This work has made steady and satisfactory progress. By the middle of July the concrete had been laid to Leavenworth street and the gutters on the north side paved and grouted to Grant avenue. Catch basins were built as far as Jones street and the curbs were put in between Polk and Van Ness.

Twenty-Fourth Street Sewer.

Good progress has been made. Wing connections are complete at Diamond street. The work is first class.

BIDDING GROWS LIVELY ON CITY SUPPLIES

Certainty of Fair Treatment Induces Merchants to Do Business with the Municipality

Largely through the efforts of the Merchants' Association, bidding on City supplies was more general and better distributed among the mercantile community than ever before in the history of the City. Many firms submitted bids that never interested themselves in this sort of business before, and the general result has been some real competition through which San Francisco profited.

Two months ago the Association interested itself in the matter and sent out circulars to its members urging them to bid. Personal visits to business houses were made by officers of the Association, who assured merchants in all lines affected that they would receive a square deal under this administration and could afford to submit figures. The result was that for supplies purchased by the Board of Supervisors there were 187 bidders, as against 70 for last year; for those handled by the Fire Department there were 98 bidders, as against 53 for last year; and on supplies for the Board of Education there were 66 bidders, against 34 for last year.

Some of the firms that bid on City supplies for the first time, or for the first time in many years, were Miller & Lux, Murphy, Grant & Co., Getz Bros., Gale Bros., Norton, Teller & Co., Humboldt Bay Woolen Mills, Roth, Blum & Co., Sussman, Wormser & Co., the F. Chevalier Company, and Larzelere & Co.

A marked effect on prices was noticed by those handling the bids. As an illustration may be cited two items in the Fire Department schedule: one of these, a certain style of hydrant, was offered this year at \$49, whereas the best price obtainable a year ago was \$57; and hose that cost the City 85 cents a foot last year is contracted for this year at 80 cents.

BUILDING OPERATIONS OVER \$2,000,000 A MONTH

San Francisco's building operations in May showed an increase over those for April, remarkable as they were in that month. The total of permits issued for April was \$2,084,015. In May the permits aggregated \$2,709,751, divided as follows:

	Buildings.	Amount.
Class "B".....	2	\$ 268,800.00
Class "C".....	24	740,890.00
Frames	373	1,505,690.00
Alterations	199	194,351.00
Totals	598	\$2,709,731.00

In June over two and a quarter millions more were added, the items being as follows:

	Buildings.	Amount.
Class "A".....	1	\$ 169,738.00
Class "B".....	1	74,000.00
Class "C".....	16	614,500.00
Frames	392	1,338,615.00
Alterations	228	154,358.00
Totals	638	\$2,351,211.00

OFFICIAL LIST OF MEMBERS ACCORDING TO BUSINESS.

Reliable Business Guide to San Francisco.

Merchants' Association

OFFICERS AND DIRECTORS.

Andrew M. Davis (The Emporium) President
C. K. McIntosh (S. F. National Bank) First Vice-President
Hartland Law, Second Vice-President
Byron Mauzy (B. Manzy Piano Co.) Treasurer
Frank J. Symmes, Thos. Day Co.
R. S. Atkins, Robert S. Atkins
Gustave Brenner, Gore Impr. Co.
J. A. Eveleth, Eveleth-Nash Co.
H. W. Postlethwaite, Holmes Lime Co.
F. G. Sanborn, Bancroft, Whitney Co.
Robert H. Swayne, Swayne & Hoyt
I. O. Upham, Isaac Upham Co.
A. W. Scott, Jr., Scott & Magner
W. D. Fennimore, Cal. Optical Co.
M. H. Robbins, Jr., Otis Elevator Co.
L. M. King, Sec'y and Supt.
Wright & Wright, Attorneys

STANDING COMMITTEES.

PUBLIC AFFAIRS.

Hartland Law, Chairman.
R. H. Swayne, A. W. Scott Jr.,
Frank J. Symmes, Gustave Brenner.

PUBLICITY AND PROMOTION.

I. O. Upham, Chairman.
J. E. Eveleth, H. W. Postlethwaite
M. H. Robbins Jr., W. D. Fennimore.

TRADE AND FINANCE.

C. K. McIntosh, Chairman.
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R. S. Atkins, Gustave Brenner.

HONORARY MEMBERS.

Merchants' Association of New York.
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.
Frank J. Symmes, Ex-President of Merchants' Association of San Francisco.

ACCOUNTANTS AND AUDITORS.

Crook Audit Co., 431 Monadnock Bldg.
Atkinson, Thos. E., 320 Sansome
Barrow, Wade, Guthrie & Co., 310 Sansome

Cal. Society of Certified Public Accountants, 745 Pacific Bldg.
Herrick, Lester & Herrick, Merchants Exchange Bldg.
Jansen, F. Bromley, Monadnock Bldg.

Lomax, W. B., 400 Clayton
McLaren, Goode & Co., 339 Montgomery
Price, Waterhouse & Co., 310 Sansome
Ruckstell, John R., Claus Spreckels Bldg.
Rowe, C. V., 502 Kohl Bldg.

ADDING MACHINES.

Eagan, J. B., 715 Market

ADVERTISING.

Cooper, F. J., West Mission & Brady
Johnston-Dienstag Co., 34 Kearny
Tuttle, Lauren T., 332 Delbert Bldg.
Varney & Green, Stevenson and Clinton Park

Knapp, Wm. & Co., 809 Montgomery

Curtis, J. M. & Son, 108 Front

ARCHITECTS.

Barth, Hermann, 641 Mission
Burnham, D. H. & Co., Merchants Ex.
Colley, C. J., 731 Monadnock Bldg.
Curlitt, William, 1008 Mutual Sav. Bk. Bldg.
Dutton, L. B., Chronicle Bldg.
Holmes, Edward L., Chronicle Bldg.
Leonard, Jos. A., 308 Humboldt Bank Bldg.

Maggs, Herbert B., 233 Sansome
McDougall Bros., Russ Bldg.
Meusdorffer, C. A., Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers & Ward, 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Patt, Chas., Merchants Exchange Bldg.
Peltou, John, Coter, Russ Bldg.
Reid Bros., Claus Spreckels Bldg.

Stanhope, Leon E., Monadnock Bldg.
Sutton, Albert, Mutual Bank Bldg.

"ARCHITECTS AND ENGINEERS" SUPPLIES.

Dietzgen, The Eugene Co., 16 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., Eddy & Hyde
ART GLASS.
California Art Glass B. & C. Works, 938 Howard

ART GOODS.
Gump, S. & G. Co., 1645 California
Sanborn, Vail & Co., 847 Mission
Schussler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.
Volz & Freese, 947 Van Ness

ARTESIAN WELL TOOLS.

Edwards, William & Co., 111 Fremont

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 1700 Call Bldg.

Weissbein Bros., 2087 Bush

ASSAYING.

ATTORNEYS-AT-LAW.

Andros, Milton, Kohl Bldg.

Bancroft, Philip, Monadnock Bldg.

Bartlett, Louis, 1700 Call Bldg.

Blakeman, T. Z., 623 Sansome

Chamberlain, J. P., 378 Russ Bldg.

Egenbaum, Sanford, Merch. Ex. Bldg.

Frank, Nathan H., Mer. Ex. Building

Heller, E. S., Union Trust Bldg.

Houghton & Houghton, 1748 Pine

Humphrey, W. H., Monadnock Bldg.

Hutchinson & Hutchinson, Call Bldg.

Kellogg, Sheldon G., Crocker Bldg.

Keyes, A. D., Monadnock Bldg.

Kierulff, T. C., 1023 Monadnock

Lake, Frederick B., 2008 Lyon

McNab, Gavin, Call Bldg.

McIntee, Edw. J., Merchants Ex.

Montague, H. B., 250 Montgomery

Morrison, Coe & Brobeck, Crocker Bldg.

Naylor, Chas. E., 324 Merchants Ex.

Page, Chas., 2518 Pacific Ave.

Palmer, Brooks, 705 Mills Bldg.

Pelotto, Edgar D., Russ Bldg.

Pillsbury, E. S., Kohl Bldg.

Scheeline, S. C., 417 Montgomery

Son, Chas. A., 837 Mission

Smith, Sidney V., Merchants' Exchange

Thomas, Gerstle, Frick & Beedy, 310 Sansome

Van Fleet, W. C., 2319 California

Wise, Otto Irving, Humboldt Bk. Bldg.

Wolf, E. Myron, Crocker Bldg.

Wright, Allen G., 1018 Mills Bldg.

Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co., 478 Valencia

Ordway, W. C., 6th & Yuma

Spear, E. S. & Co., 24 Fell

AUTOMOBILES.

Leavitt G. W. Co., Golden Gate & Hyde

Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo

Plummer, W. A., 115 Drumm

Schmidt, Johann, 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore

Young & Swain Baking Co., 1433 Devisa

BANKS & BANKERS.

American National Bank, Merch. Ex.

Anglo-Cal Bank, Ltd., Pine & Sansome

Anglo-Californian Bank, Ltd., Mission Branch, 2049 Mission

Bank of California, 422 California

Bank of Italy, 632 Montgomery

California Safe Deposit & Trust Co., California & Montgomery

California Safe Deposit & Trust Co., Mission Branch, 2572 Mission

California Safe Deposit & Trust Co., Uptown Branch, 1740 Fillmore

Canadian Bk. of Commerce, Cal. & S'ome

Central Trust Company, 42 Montgomery

Citizens' State Bk., 1051 Monadnock Bldg.

Crocker Nat. Bk. of S. F., Post & Market

Donohoe-Kelly Banking Co., 100 Mtgy

French Savings Bank, 106 Sutter

German S. & L. Society, 526 California

Hibernia S. & L. Soc., McAllister & Jones

Humboldt Savings Bank, 626 Market

International Bank, 600 Mills Bldg.

Italian-American B'k., Montg. & Sacto.

London, Paris and American Bank, Sansome & Sutter

Market Street Bank, The, 7th & Market

Mechanics' Savings Bank, 143 Montg.

Mercantile Trust Co. of S. F., 464 Cal.

Meyer, Daniel, Pine & Sansome

Mission Bank, The, 16th & Julian Ave.

Mission Savings Bank, 2631 Mission

Mutual Savings Bk. of S. F., 708 Mkt

National Bank of the Pacific, Call Bldg.

Renters Loan & Trust Co., 131 Hayes

Russo-Chinese Bank, 417 Montgomery

Rollins, E. H. & Son, Kohl Bldg.

Savings and Loan Society, 101 Montg.

San Francisco National Bank, Merchants' Exchange Bldg.

S. F. Savings Union, Montg. & Cal.

Seaboard Bank, 24 Market

Security Savings Bank, 316 Montgomery

Swiss-American Bank, 1432 Fillmore

U. S. National Bank, 1740 Fillmore

Union State Bank, Van Ness & Market

Wells-Fargo-Nevada National Bank of San Francisco, Union Trust Bldg.

Western National Bank of San Francisco, Powell & Market

Yokohama-Special Bank, 515 Montgomery

BARBERS.

Greenberg, F. L., 320 Montgomery

Deckelmann Bros., 162 Turk

BARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BAZAARS.

Charlton, E. P. & Co., 1317 Fillmore

BEEH BOTTLES.

California Bottling Co., 1255 Harrison

Enterprise Bottling Co., 2745 16th

Fredericksburg Bot. Co., 18th & Ala.

Rapp, John & Son, Eighth & Townsend

BELTING-LEATHER.

Cook, H. N., Belting Co., 26 Fremont

Helms, Alex., Belting Co., 2413 Harrison

BICYCLES.

Lee, W. E., 504 Stanyan

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission

Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia

Malloye, F. Co., 1132 Mission

Phillips, Wm. R. Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk

Elder, Paul, Van Ness Ave. & Bush

Hanak & Hargens, Lick Bldg.

Robertson, A. M., 1539 Van Ness Ave.

San Francisco News Co., 747 Howard

Whitaker & Ray Co., 141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The, 1025 Fillmore

Buckingham & Hecht, Second & Mission

Cahn, Nickelsburg & Co., 851 Folsom

Heim, F. L., 1556 Fillmore

Koenig Shoe Co., The, 1541 Van Ness

Kutz, G. M. Co., 18th & Bryant

Mauzy & Reid Co., Mission near 2d

Nolan-Earl Shoe Co., 727 Mission

Philadelphia Shoe Co., Geary & Fillmore

Rosenthal's, Inc., O'Farrell & Fillmore

Sommer & Kaufman, 1430 Van Ness Ave.

Sullivan Shoe Co., 1184 Market

United Workmen's Boot & Shoe Co., 25th & Bartlett

Williams-Marvin Co., 660-664 Howard

Wolf, H. & Bro., Fillmore near Geary

Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

Korbel Box Factory, 2014 Bryant

BREWERIES.

Burnell & Co., 1009 Golden Gate Ave.

Hibernia Brewery, 1241 Howard

Lochbaum & Co., A. H., 125 King

National Brewing Co., 762 Fulton

Union Brewing & Maltng Co., Eighteenth & Florida

Wunder Brew. Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., Sacto. nr. Kearny

BRICK MANUFACTURERS.

California Brick & Clay Mfg. Co., 10 Third St.

Atlantic, Gulf & Pacific Co., Monadnock Bldg.

Swaen, Hoyt & Co., 412 Battery

BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co., 407 Washington

Hohweiser, C. & Co., 511 Wash.

Mayhew, F. E. & Co., Battery & Wash.

Mattson & Co., 516 Battery

Reed, George W., 511 Washington

Swayne, Hoyt & Co., 412 Battery

BROKERS-DRUG.

Serve & Prien Co., 1st and Mission

BROKERS-MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm

DuVal, W. M. & Co., Monadnock Bldg.

Maillard & Schmeidell, Sac. & Front

Page Bros., 414 Montgomery

Stone, B. F., Jr. & Co., 90 Sacramento

BROKERS-STOCK, BOND, GRAIN AND OIL.

Ames, Worthington, 502 California

Barth, J. & Co., 480 California

Doubleday, D. E., 129 Montgomery

Girvin & Eyre, Merchants Ex. Bldg.

Goldman, Max, 339 Bush

Hopkins, J. P., 332 Bush

Irvine, James, 312 Oak

Pollitzer, Alex., 1810 Fillmore

Pollitz, Edw. & Co., 420 California

Rehlfisch & Hochstadter, 2669 California

Sternberg, Frank R., 115-339 Bush

Topfritz, Jos. B., 339 Bush

BROKERS-TICKET.

Ottlinger, A., Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n., 211 Church

Pacific States Savings & Loan Com-pany, 569 California

BUILDING CONSTRUCTION.

Ferrolite Co., 338 Pine

Lindgren-Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co., 1665 Mission

Lillienfeld, Alfred & Co., 1365 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Welner & Co., 768 Mission
Neustadter Bros., 115 Hayes
Pauson & Co., Van Ness & Post
Raphael's Inc., Fillmore & Geary
Roes Bros., O'Farrell & Fillmore
Straus, Louis, 658 Mission

COAL DEALERS.
Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2036 O'Farrell
Morton, Thomas, & Son, 600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.,
310 Montgomery Block
Stafford, W. G., & Co., 214 East
Western Fuel Co., 430 California

CODFISH DEALERS.
Alaska, Codfish Co., 159 Sacramento
Atlantic Fish Co., 604 Front
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.
Curtin, D. A., 323 Monadnock Bldg.
Merchants Mutual Adjusting Agency,
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Allison, D. E. & Co., 134 Washington
Armsby, J. K. & Co., 627 Howard
Atchinson, B. M. & Co., 2550 Sacramento
Biagi, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Boessneckner & Co., 308 Washington
Botto, N. & Co., 303 Washington
Caffrey, John, 448 Battery
Camponico & Burns, 105 Wash.
Chauche & Bon, 315 Battery
Collins, Thos. W. & Co., 34 Front
Cutter, E. B. Co., 608 Merchants Ex.
Dalrymen's Union, 108 Clay
Eveleth-Nash Co., 422 Front
De Martini, John & Co., 112 Wash.
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Duffy, J. J. Co., 109 Wash.
Dunbar, H. F., 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini, 110 Drumm
Getz Bros. & Co., Davis & Sacramento
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co., 241 Clay
Hammer & Co., 230 Clay
Hartner, L. Co., 314 Davis
Higgins, Jas. Co., 319 Drumm
Hilmer, Fred L. Co., 28 Clay
Hopkins, L. J. Co., 419 Front
Hulme & Hart, 19th & Tennessee
Hyman Bros. Co., Kohl Bldg.
Ivanovich-Trobock & Bergen Co.,
200 Washington

Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 212 Clay
Jaudin, H. U. Co., 225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Kittie, H. de W., Union Trust Bldg.
Landsberger & Son, 108 Front
Leist, C. J. & Co., 2835 Washington
Lercari, C. J. & Co., 128 Washington
Loalza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Day & Wash
Macpherson & Honrhan, Davis & Wash
Mlnaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 124-8 Washington
Montelegre & Co., Hansford Block
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Olcese, G. B. & Co., 434 Davis
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 59-63 Washington
Sanford Bros., 430 Front
Scatena, L. & Co., 104 Washington
Schultz-Hansen Co., 330 Drumm
Schwartz Bros., 701 Union Trust Bldg.
Sloss & Gerstle, Kohl Bldg.
Southern Pac. Mill. Co., 930 Meht Ex
Von Huseu & Co., 400 Davis
Vanvalves, M. D., 117 Washington
Welch & Co., 244 California
Western Creameries Co., 268 Market
Wetmore Bros., 450 Front
Wolf, Wm. & Co., 58 Beale
Wolf & Sons, Drumm & Jackson
Wolfen, Max & Co., 421 Front

CONFECTIONERS.
Blum, S., California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros., 1610 Van Ness Ave
Haas, Geo. & Son, 1355 Fillmore
Hromada, Adolph & Co., 1310 Folsom
Lechten Bros., 1242 Devisadero
Maskey, Frank, Kearny, near Market
Rhine, Henry & Co., 19th & Bryant
Roberts, Geo. F. & Bro., 1536 Fillmore
Seldl, J. & Co., 312 Clementina
Townsend, W. S., 1220 Valencia

CONTRACTORS AND BUILDERS.
Buckman, A. E., 66 Post
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard, 518 Noe
Gilbreth, Frank B., 16 California
Hjul, Jas. H., 614 Sacramento
Keatinge, Richard & Sons, 779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc., 350 Post
The Woodruff Co., Pine & Leidesdorf

COOPERS.
California Barrel Co., 22nd & Illinois
Carl Cooperage Co., 54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co., 379 Seventh

COOPERAGE STOCK.
Richards, J. W., 2431 Channing, B'k'ty

CORDAGE MANUFACTURERS.
Tubbs Cordage Co., Kohl Bldg

CORSET MANUFACTURERS.
Locke, C. E., Mgr. Royal Worcester
Corset Co., 728 Mission

COTTON GOODS.
California Cotton Mills Co., Oakland
CRACKER MANUFACTURERS.
American Biscuit Co., Bat. & Broadway
Pacific Coast Biscuit Co., Bat. & Valjo
Standard Biscuit Co., Pacific & Sansome

CROCKERY AND GLASSWARE.
Anglo-Am. C. & G. Co., 46 Beale
Barthold-Paulsen Co., 1352 Polk
Cowen-Heineberg Co., 527 Market
Nathan-Dohrmann Co., 1548 Van Ness
Schloss Crockery Co., Folsom & Fifth
Sternheim, S. & Son, 1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co., Beldere
Gray Bros., 2nd & Mission

CURIO DEALERS.
Hettrich, A. L. Co., 508 Washington

DAIRY MACHINERY.
De Laval Dairy Supply Co., 101 Drumm
DENTISTS.
Platt, Frank L., D. D. S., 712 Stelner
Van Wyck, Crittenden, D. D. S.,
1059 O'Farrell

DEPARTMENT STORES.
Emporium, The, Post & Van Ness
Prager's, Market & Jones
DESKS AND OFFICE FURNITURE.
Craig Desk Co., 46 Sutter
Fuller, Geo. H., Desk Co., 659 Mission
Rucker Desk Co., 737 Mission

DISPLAY FIXTURES.
Frankel Display Fix. Co., 1034 Geary

DOORS AND WINDOWS.
California Door Co., 24 Drumm
DRAYMEN AND STORAGE.
Bocarde, J. B., Dray Co., 926 Brannan
Cartwright Draying Co., 1710 Harrison
Dore & Co., 609 Seventh
Emmons, G. W., 438 Market
Farnsworth & Ruggles, 109 Davis
McNab & Smith, 38 Davis
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B. & Co., 703 Davis
Strauss, K., 150 Pine
Teele & Co., 764 Clay
Western Trans. & Strge. Co., 204 Clay
Wilson Bros. Co., 14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co., 114 Battery
Griffin & Skelley Co., 16 California
Guggenheim & Co., Sacto & Davis
Phoenix Packing Co., 16 California
Rosenberg Bros. Co., California & Front

DRUGGISTS.
Ayers, Edw. N., 1108 Van Ness
Baer Drug Co., 722 Market
Boericke & Runyon, 1554 Van Ness Ave
Broemmell, J. G. B., 2501 California
Clegg, Fred A., 1542 California
Clinton, Dr. C. A., 21st & Howard
Calagaris, J., Kearny & Pacific
Coffin-Redington Co., 2d & Stevenson
Erlenbach, Martin, Pacific Bldg.
Fauda, C. O., 303 Montgomery Ave
Ferry Drug Co., 20 Market
Gates, J. R. Co., Inc., 113-115 Davis
Grazer's Pharmacy, 501 Third Ave
Green, Frank T., 500 Devisadero
Kelly, Frank S., 2925 Pierce
Lainer, Rd. Drug Co., 1260 McAllister
Langley & Michaels Co., 34 First
Leplnitz Co., G., Sutter & Laguna
Lengfeld's Pharmacy, 1804 Fillmore
Owl Drug Co., 611 Mission
Prior's Pharmacy, 234 San Jose Ave
Rockstroh, F. E., 1044 Valencia
Rossi Drug Co., 1900 Union
Ryan, D., 3402 Mission
Schmidt, Val., Polk & Jackson
Schmidt, Edwin Val., Fillmore & Cal
Searby, W. M., 723 Pacific Bldg.
Von Kraken, W. Esters, 264 Bryant
Wakelee & Co., 58 Market

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co., 49 Sansome
Bernstein, S. L., Radke Bldg
City of Paris, Van Ness & Washington
Clayburgh, L. J. & Co., 1425 Bush
Crowley, J. B., Aronson Bldg.
Frohmman & Priester, 2635 Misson
Graf, J. L. & Co., 359 McAllister
Hale Bros. Inc., Sixth near Market
Jacobs, F. P. & Bro., 1217 Geary
Kohlberg, M. S. & Co., 435-7 Turk
Levy, Max, 1140 Geary
Lippman Bros., 22nd & Mission
Livingston Bros., Geary & Fillmore
Marcuse, M. & Co., 37-39 Battery
Murphy, Grant & Co., Sansome & Mkt
Nathan, A., 1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., V. Ness & Pine
Samuels, D. Eace House Co.,
Sutter & Van Ness
Schmidt, Ben. J. & Co., 1017 Post
Schoenholz & Elsbach, 2013 Fillmore
Semeria, Henry & Co., Bush & Sansome
Strauss & Sachs, 160 Geary
Strauss, Levi & Co., Pine & Battery
Thursbacher, B. E., 16th & Folsom
Weill, Raphael & Co., V. Ness & Pine
Weinstock, Lubin & Co., Post & Filmr

DYEING AND CLEANING.
Thomas, The F. Thomas Dyeing &
Cleaning Works, 27 Tenth
Hickman, Henry, 3922 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business Co., McAllister & Polk
Raymond, W. H. V., 2812 Clay
San Francisco Business College,
733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co., 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp., 16 2nd

Century-Klein Electric Co.,
139 New Montgomery
Electric Appliance Co., 726 Mission
Electric Railway & Manfrs Supply
Co., 84-86, 2d St
Farnsworth Electrical Co., 602 Howard
General Electric Co., Union Trust Bldg
Hetty Bros., 326 Ellis
Holabird-Reynolds & Sayles Co.,
527 Mission
Levy Electric Co., 648 Sacramento
Shelby Electric Co., 204 California
Summerhayes, W. R., 76 Folsom
Ind. Electric Const. Co., 381 Fulton
Westinghouse Electric Co., 2nd and
Howard

ELECTRO-PLATERS.
Denniston's S. F. Plating Works,
1349-51 Mission
Golden West Plating Works, 355 First
Merle, A. & Co., Bay & Stockton

ELEVATOR MANUFACTURERS.
Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.
Levy, Jules & Bro., 1124 Sutter

ENGINEERS, CIVIL.
Morser, E. J., 847 Monadnock Bldg
ENGINEERS, MECHANICAL.
Wellington, Geo. J., Kohl Bldg.
ENGINEERS, STRUCTURAL.
Leonard, John B., Sheldon Bldg.

ESSENTIAL OILS.
Boldemann, A. C. & Co., 2624 Sutter
Lueders, Geo. & Co., Sierra Bldg.
EXPORTERS AND IMPORTERS.
American Import Co., 16 First
Castle Bros., 1444 O'Farrell
De Fremery, J. & Co., 1305 Adeline Ogd.
Jennings, R. P., Cal. Bldg., Union Sq.
North American Mercantile Co.,
314 Brannan
Takemura, K. & Co., 1174 Sutter
Maldonado & Co., Hansford Block
Vignier, A. & Co., 613 Battery
Western Supplies Co., 564 Pacific Bldg.
Wieland Bros. Inc., 309 Davis

FIREWORKS.
California Fire Works Co., 219 Front

FLOEBISTS.
Boland, J. B. Co., Kearny & Post
Jacquemet, Jos. & Co., 22d & Douglass
Mann, Alex Jr., Co., Inc., 1125 Polk
Slevers Floral Co., 1670 California

FLOUR MILLS.
Sperry Flour Co., 133 Spear
Stockton Milling Co., 112 California

FOOD CEREALS.
Pacific Cereal Ass'n., Bay, nr. Mason
FORWARDING AGENTS.
Earl, D. W. & Co., 307 Crocker Bldg.

FRUITS AND VEGETABLES.
Berta, A. Co., Market & Eleventh
Marchl, John, 2029 Filbert
Omey & Goetting, Geary & Polk

FURNITURE.
Bateman, Wm., 1913 Bryant
Breuner, John Co., 1451 Van Ness
Cordes Furniture Co., 1537 Bush
Bunster & Saxe, Eddy & Larkin
Eastern Outfitting Co., 1970 Mission
Fredericks, J. Co., 815 Ellis
Friedman, M. & Co., O'Farrell & Polk
Guilloux Bros., 2086 Market
Indianapolis Furniture Co., 833 Mission
Kaskell Furniture Co., 16th & Valencia
Kreiss, L. & Sons, 1219 Post
Lavenson-Shiely Co., Webster & Haight
Moore, Harry J. Furn. Co., 735 Eddy
Newman Bros. Co., 2200 Mission
Plum, Chas. M. & Co., 1632 California
Sloane, W. & J. Co., Sutter & Van Ness
Smith, A. B. Furn. Co., Turk & V. Ness
Sterling Furniture Co., 1051 Market

FURNITURE MANUFACTURERS.
Johnson, Harry Co., Harrison & 16th
Wisconsin Furniture Co., 1537 Bush

FURS.
Gassner, Louis, 1524 Bush
Liebes, H. & Co., 1440 Van Ness Ave
Wallace, Robert, 126 Geary

FUSE AND MATCH MANUFACTURERS.
Independent Match Co., 515 Market
Metropolitan Match Co., 42 Sutter

GAS AND ELECTRIC FIXTURES.
California Gas Fixture Co., 357 Ellis
Day, Thos. Co., 725 Mission
Haskins, Arthur R., Inc.,
1301 Broadway, Oakland
Pac. Coast Illuminating Co., 617 Eddy
GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son, 211-213 Main
GAS ENGINES AND SCALES.
Fairbanks-Morse Co., 158 1st
GAS GENERATORS.
Reichert, Theo., Fillmore & Bush
GAS METERS AND STOVES.
Pacific Meter Co., 919 Monadnock Bldg
GAS REGULATORS.
Gas Consumers' Assn., 345 Haight
GENERAL MERCHANDISE.
Schwabacher Bros., 112 California
GLASS MANUFACTURERS.
Illinois Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Wks., 7th & Irwin
Pacific Window Glass Co., 1122 Market
United States Glass Co., 271 Stevenson

GLOVES.
Moss, Geo. A., 1520 Van Ness
GLUE MANUFACTURERS.
Burd, Wm. & Son, 247 Pine
California Glue Works, Merch. Ex.
GRAIN AND BEAN DEALERS.
Barnard & Bunker, 204 California
Whitaker, A. J., 203 Clay
GRAVEL.
Bay Development Co., 153 Berry
GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co.,
O'Farrell and Van Ness

GROCERS.
City of Hamburg Co., Inc., 118 Oregon
Claussen, C., 771 Capp
Cluff, Wm. Co., Spear & Mission
Dannemark Bros., Haight & Scott
De Bernardi, D. & Co., 15 Pacific
Foster, S. & Co., 126 Beale
Getz, M. & Co., 135-141 Main
Goldberg, Bowen & Co., 1242 Van Ness
Levaggi, Granucci & Co., Inc., 412 Front
Haas Bros., 100 California
Hubrich, Carl A., 301 Devisadero
Hollman, Henry, 2805 Mission
Hooper & Jennings, 462 Bryant
Irvine Bros., 1588 Bush
Johnson Bros., Fillmore & Sacramento
Lennon, John A., 918 Eddy
McCullough Co., M. A., 154-156 Sixth
Meyer, A. & Co., 136 Steuart
Newbauer, J. H. & Co., 430 Fifth
Parks Bros & Co., 372 Fifth
Peters Bros., 901 Cole
Rathjen Bros., 39 Stockton
Rothschild, John & Co., 11 Spear
Smith's Cash Store, 258 Market
Snook, James A. & Co., 247 Davis
Stulz, Jos. A. Co., 1931 Fillmore
Sussman, Wormser & Co., 140 Spear
Tillman & Bendell, Front & Vallejo
West, Elliott & Gordon, 500-504 Hayes
Wellman, Peck & Co., 311-337 East
Wethered, Wm. Co., 1967 Sutter

GUNS AND AMMUNITION.
Bekeart, Phil B. Co., 717 Market
Geicher Bros., 513 Market
Shreve & Barber Co., 1023 Market

HAMMAM BATHS.
Burns, Edw. F., 815 Eddy

HARDWARE.
Arnold Hardware Co., 1442 O'Farrell
Baker & Hamilton, 119 Berry
Bennett Bros., 541 Haight
Brittain & Co., 974 Market
Brown, Chas. & Co., 450 Van Ness
Brown, The Ralph Co., 5th & Tehama
California Hdw. & Cut. Co., 812 V Ness
Dean, S. J., 1196 Market
Donnelly, W. J., 11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian, Pacific Union Club
Gregory Hdw. Co., 615 Market
Holbrook, Merrill & Stetson, 6 & Twms.
Hs, J. G. & Co., 827 Mission
Jones, Ed., 1182 Market
Marshall-Newell Supply Co., 146 St't
Montague, W. W. & Co., Turk & Polk
Olympic Arms Co., 555 Van Ness
Pacific Hdw. & Steel Co., 7th & Twmsd
Palace Hdw. Co., 456 Golden Gate
Philpott, C. H., 135 Fifth
Rosekrans, H. & Co., 511 Sixth
Smith, Peter A., 638 Fourth
Williams Hdw. & Stove Co., 1525 Mkt
Vaut, E. D. Hardware Co., 218 Market
Wright Hdw. Co., 77 Third

HARNES AND SADDLERY.
California Vehicle & Harness Co.,
Golden Gate Ave, near Fillmore
Spiro Harness & Wagon Co., 307 Mkt

HAT MANUFACTURERS.
California Hat Co., 1420 Howard
Triest & Co., 734-738 Mission

HATTERS.
Carroll, Paul T., 706 Market
Collins, Chas J., 922 Market
Colman, Co., 343 Montgomery
Dillon, Tom., Van Ness Ave & McAllister
Fannin & Elmendorf, 149 New Montg.
Fisher & Co., 726 Market
Herrmann & Co., 1440 Market
Kline, Louis & Co., 24 Sansome
Lundstrom, K. A., 1178 Market
Meusdorffer, J. C. Sons, 909 Fillmore

HAY AND GRAIN.
Anspacher Bros., 1049 Mills Bldg.
Chase, W. W. & Co., 1938 Market
Miller, W. A. & Co., 268 Market
Scott & Magner, 453 Berry
Somers & Co., Sixth & Irwin
Vermeil, J. L., 3142 Mission

HORSE SHOING.
Morrisey, Nicholas, 460 Eighth
Odea, Martin, 212 Locust Ave

HOTELS.
Hotel St. Francis, Geary & Powell
Johnson, M., Hotel Robins
Martin, H. G., 156 Third
Palace Hotel Co., Fairmont Hotel
Phillips, H. B., Union Trust Bldg
Turpin, F. L., Cor Fourth & Howard
Von der Meiden, G. H., 501 Eighth

HOUSEHOLD UTENSILS.
Wiester & Co., 2973 Folsom

ICE DEALERS.
Consumers Ice Co., 436 Eighth
Merchants Ice & Cold Storage Co.,
Lombard & Sansome
National Ice & Cold Storage Co., The
Union Merchants Ice Delivery Co.,
735 Fourth

ICE CREAM DEALERS.
Parry, J. S., 221 8th

ILLUSTRATORS.
O'Connor, Thos. E., Oakland

IMPORTERS.
American Mercantile Co., 514 Battery
Cora, A., 478 Jackson
Western Supplies Co., 564 Pacific Bldg.

INSECT EXTERMINATORS.
Insecticide Co., The, 2110 Bush

INTERIOR DECORATORS.
Schastey & Vollmer, 1930 Van Ness
United Studios, 1415 Post

INSURANCE.
Ahpel, H. C. Co., Union Trust Bldg
Berthum, Caesar, 430 California
Boardman & Spencer, 514 California
Brown, Edw. & Sons, 210 Sansome
Christensen & Goodwin, 55 Geary
Commercial Union Assurance Co., Ltd.,
1359 Post
Connor, John, 28 Steiner

- Davis, J. B. F. & Son, Mont. & Sac'to
Dornin, John C., Kohl Bldg.
Fireman's Fund Ins. Co., Cal. & Sanson
Guthe, & Frank, 112 Market
Herold, Rudolph Jr., 53 Post
Hilman, John R. & Son, 160 Sansome
Insurance Co. of N. A., 162 Battery
Kilgariff & Beaver, Post & Grant Ave.
Landers, Wm. J., Pine & Sansome
Liverpool & London & Globe Ins. Co.,
422 California
London & Lancashire Fire Insurance
Co., 571 Sacramento
Muhls, Dillborn & Co., 152-155 Mtgy
Miller, T. L., Pine & Leidesdorff
Nason, Arthur G., Merchants' Exchange
New Zealand Insurance Co., 312 Cal.
Northwestern National Fire Ins. Co.,
1632 Franklin
Pacific Mutual Life Insurance Co., The
Post and Grant Ave.
Pacific Surety Co., 326 Montgomery
Palache & Hewitt, 430 California
Parker, C. M. T., Main & Folsom
Perrin, Howard, 701 Monadnock Bldg
Potter, Edw. E., 578 Sacramento
Preferred Accident Ins. Co., 704 Mkt
Queen Insurance Co., 122 Sansome
Royal Insurance Co., 122 Sansome
Rosenthal, Louis, 315 California
Sperring, Frank, 1306 Post
Stovel, C. J., 537 Sacramento
Travelers' Ins. Co., Monadnock Bldg.
Voss, Conrad & Co., 320 Sansome
Wanloek, M., 122 Sansome
Watson, Taylor & Sperry, 213 Sansome
Watt, Rolla V., 122 Sansome
West Coast Life Ins. Co., 348 Pine
Whitely, Henry M., 310 Sansome
Wilson, Horace, 407 Montgomery
- INDIVIDUAL MEMBERS.**
Benedict, C. S., Post & Grant Ave.
Blair, R. K., 68 Fremont
Briggs, Arthur H.,
Treasurer, Fairmont Hotel
Briggs, H. F., Mgr. Viavi Co., 636 Pine
Burr, C. C., 1456 Filbert
Carpy, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium, Post and Van Ness
Folger, J. A., Howard and Spear
Greenbaum, E., Secretary City Ware-
house Co., Jackson & Battery
Greenbaum, M., Mcht., Mission bet. 3-4
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Harvey, J., Downey, 52 11th St.
Hornick, C. W., Gen. Mgr., S. P. Call
Huntington, P. C., Mgr. Monadnock B.
Kling, Homer S., Banker, Bank of Calif.
Koster, F. J., Coopersage, 678 Monadnock Bldg.
Landsberger, Julius A., Chronicle Bldg.
McNichol, A. J., Elev., Stockton & Beach
Mackay, Clarence H., Bank Director,
New York
McCooy, H. J., Sec. Y. M. C. A., 1229 Geary
McCutcheon, Edw. J., 1860 Webster
Moore, S. I., Sec'y, the I. C. Moore
Estate Co., 1914 Devisadero
Painter, Edgar, J. B., Painter Estate,
Kohl Bldg.
Sherman, L. S., 1635 Van Ness
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers, Merchants' Exch. Bldg.
Symmes, Frank J., Merchant, 1046 Monadnock Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thomas, H. W., 210, 268 Market
Thompson, Beach, The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Upham, Isaac, Merchant, 104 Battery
Van Arsdale, W. W., Lumber Dealer,
2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Walker, David E., Bank Director,
California & Montgomery
Wright, F. V., 614 Taylor, Alameda
- INVESTMENT SECURITIES.**
Brown, Wilson & Co., Crocker Bldg.
IRON, ORNAMENTAL.
Sartorius Co., Fifteenth and Utah
- IRON WORKS.**
California Iron Yard, 417 Kohl Bldg
Fulton Iron Works, First & Market
Moore & Scott Iron Works,
Main & Howard
Morton & Hedley, 215 Harrison
Risdon Iron Works, 298 Stuart
Schrader, Otto, 1247 Harrison
Vulcan Iron Works, 604 Mission
- IRON AND STEEL MERCHANTS.**
Berger & Carter Co., 17th & Mississippi
Doble, Abner Co., Fremont & Howard
Taylor & Spottswood Co., 19th & Minn.
Woods & Huddart, 356 Market
- IRON & STEEL SALES AGENTS.**
Pike, C. W. Co., 319 Sansome
- JAPANESE PRODUCTS AND FANCY
GOODS.**
Marsh, G. L. & Co., 1465 Polk
Solomon, C. Jr., 625 Myrtle St., Oakland
- JAPANESE AND CHINESE SILKS.**
Hart, B. & Bro., 1120 Sutter
Mendelson Bros., 129 Turk
- JEWELERS.**
Abrams, Henry M. Co., 717 Market
Andrews, A., 909 Van Ness Ave
Baldwin Jewelry Co., 1261 Van Ness Ave
California Jewelry Co., 704 Market
Carran & Green, 1510 Buchanan
Deremer & Co., 1341 Van Ness Ave
Diamond Parlor Jew'ry Co., 1429 F'more
Dinkelspiel, J. S., 1021 Van Ness
Dorrance-Battin Co., Chronicle Bldg
Eisenberg, A. & Co., Post and Kearny
Gindenzweig, W., 818 Market
Gindenzweig, Geo. & Co., 2322 Cal
Hall, A. I. & Son, 717 Market
Hammersmith & Co., 810 Van Ness Ave
Heringhl, Leo, 836 Steiner
- Isaacs, Abe, 739 Van Ness Ave
Judis, Alphonse Co., 704 Market
Lehrberger, J. S. & Co., 704 Market
Mayer & Weisenhenk, 717 Market
Norman Bros., 717 Market
Radke & Co., Bush & Van Ness Ave
Schussler, M. & Co., 704 Market
Shreve & Co., Van Ness & Sacramento
Sorensen, James A. & Co., 715 Market
Vanderslice, W. K. & Co., 1616 V. Ness
- JEWELERS' SUPPLIES.**
Mathews, Roy P. Co., 717 Market
Muhs & Lochbaum Co., 1506 Sacramento
- KNITTED GOODS.**
Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co., Van Ness & Cal
- LADIES' FURNISHING GOODS.**
Davis, Schonwasser & Co., Cal. & V. Ness
Marks Bros., Eddy & Fillmore
Magnin, I. & Co., Van Ness & Austin Ave
Schwartz & Goodman, 1545 Fillmore
Paragon, The, Van Ness Ave & Post
- LADIES' TAILORS.**
Flamm, G., 2202 California
Gadner, A., 2378 Pine
- LAMPS.**
Boesch Lamp Co., 1135 Mission
Bauer Lamp & Reflector Co., 528 Gough
- LAUNDRIES.**
Domestic Laundry, 46 25th, Oakland
La Grande Laundry Co., 231 Twelfth
National Laundry Co., 3844 Eighteenth
San Francisco Laundry, 1408 Turk
United States Laundry, 1148 Harrison
White Star Laundry, 385 Eighth
Wormser, S. I., 317 Eighth
- LAUNDRY MACHINERY.**
Troy Laundry Mach. Co., 583 Mission
- LAW BOOK PUBLISHERS.**
Bancroft, Whitney Co., 200 McAllister
- LEAF TOBACCO DEALERS.**
Goslinsky & Co., 747 Sansome
Kohlberg & Co., 526 Washington
- LEATHER AND LEATHER GOODS.**
Brown & Adams, 431 Battery
Frank, S. H. & Co., 416 Battery
Wagner Leather Co., Sierra Bldg.
Harpham & Jansen, 524 Washington
Kauffman, Davidson & Semmel, 137 Clay
- LIME AND CEMENT.**
Cowell, Henry & Co., 95 Market
Holmes Lime Co., 704 Market
- LITHOGRAPHERS.**
Britton & Rey, 555 Commercial
Galloway Lithograph Co., 1664 Howard
Roesch, Louis Co., Fifteenth & Mission
Schmidt Lithograph Co.,
Fifth & Adeline Sts., Oakland
Union Lithograph Co., 741 Harrison
- LIVERY STABLES.**
Christensen, E. C. & Son, 1210 Valencia
Clemens, C. J., 316 Fulton
Kelly, Thomas & Sons, Pine & Franklin
Pease, E. R., 1009 Valencia
- LUMBER DEALERS.**
Albion Lumber Co., 818 Crocker Bldg.
Blyth & Trott, Spear & Mission
Casper Lumber Co., 810 Kohl Bldg
Dodge, E. J. & Co., 16 California
Dolbeer & Carson Co., Merchants Ex.
Excelsior Redwood Co., 4th & Channel
Ford, Chas. D. Co., Merchants Ex.
Grays Harbor Commercial Co.,
Foot of Third St
Greenwald, Otto H., 320 Sansome
Hammond Lumber Co., Mchts. Ex. Bldg.
Hihn, E. A. Co., Santa Cruz
Hobbs-Wall & Co., 633 Howard
Hooper, C. A. & Co., Balboa Bldg.
Hooper, E. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co., 20 Howard
Hume, G. W. Co., 268 Market
Jones Lumber Co., 548 Brannan
Jones, Hugh Lumber Co.,
Potrero Ave. & Twenty-second
Kruze, J. S., Twenty-third & Shotwell
Meyer, Adolph, 1510 Devisadero
Pacific Lumber Co., 16 California
Pope & Talbot, Foot of Third St
Renton, Holmes & Co., 116 Battery
Seymour & Elliot, 142 Townsend
Simpson Lumber Co., 112 Market
Slade, S. E. Lumber Co., 112 Market
Soule, John F., 58 Drumm
Tacoma Mill Co., 219 Sansome
Templeman, Henry, 22 Market
Truckee Lumber Co., 1216 Flood Bldg
Union Lumber Co., Monadnock Bldg
Van Arsdale-Harris Lumber Co.,
Fifth & Brannan
Wending, G. X., James Flood Bldg
Western Redwood Lumber Co., 268 Mkt
- MACARONI MANUFACTURERS.**
California Italian Paste Co., 956 Bryant
Podesta, L. R., 512 Washington
- MACHINERY AND ENGINEERS' SUP-
PLIES.**
Alexander-Yost Co., 1435 Pine
American Tool Works, 109 Mission
Boyle, Luey Co., 132 Monadnock Bldg
California Hydraulic Engineering Co.,
523 Market
California Tool Works, 143 Beale
Compressed Air Machinery Co.,
Jessie & Eckert
Cyclops Iron Works, 223 Main
Davis, Norris K. Machine Works,
Seventh & Harrison
Evans, C. H. & Co., 183 Fremont
Goldsmith-Thermit Co., 432 Folsom
Garratt, W. T. Co., Fremont & Natomas
Harron, Richard & McCone, 161 Market
Henshaw, Bulkeley Co., 219 Spear
Hewitt Machinery Co., 37 Second
Marwedel, C. W., 256 Ninth
Moore & Gottfried Co., 19th & Harrison
Moore, Chas. C. & Co., 63 First
Pacific Tool & Supply Co., 102 Mission
Pennington, G. W. & Sons, 313 Folsom
Plesner, Roeding & Co., Monadnock B.
- Sanitary Devices Manufacturing Co.,
24 Montgomery
Schilling, Adam & Sons, 211 Main
Union Iron Works, Potrero, S. F.
Young, A. L. Machinery Co., 28 Fremont
- MANTELS, GRATES AND TILES.**
Bush & Mallet Co., 604 Turk
Mangrum & Otter, 561 Mission
Rigney, Thos. F., 2264 Market
- MANUFACTURERS' AGENTS.**
Alden, S. F. & Co., 2386 Green
Coates & Campbell Co., 565 Mission
Cardinal-Vincent Co., 579 Market
Eberhard, Geo. F. Co., The, 330-332 Fremont
Fisher, Chas., 1680 Pine
French & Linforth, Wells Fargo Bldg.
Hughson & Merten, 418 Market
Luscombe & Isaacs, 1415 Devisadero
McLeod Mercantile Co., 1018 Polk
Maydwell, C. A., 268 Market
Morgan & Allen Co., 717 Market
Pollak, Arnold, 114 Bush
Robinson Bros., Third & Mission
Sears, H. J., 88 Second
Sellman, Waters H., 2602 Filbert
Simonds, S. E. Co., 890B Eddy
Western Supplies Co., 561 Pacific Bldg.
- MARBLE WORKS.**
Musto, Jos. Sons-Keenan Co.,
535-565 North Point
- MATTRESSES AND UPHOLSTERY.**
Bernhard Mattress Co., 122 Utah
Continental Bedding Mfg. Co.,
219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hagemann, H. M., 1529 Pine
Hoey, John, Rhode Island & Eighth
Klopstock Bros., 2257 Folsom
McRoskey, L. H., 780 Golden Gate Ave
- MEN'S FURNISHING GOODS.**
Berger, Nat., 1449 Fillmore
Berger, Sam., 1449 Fillmore
Bullock & Jones, Post and Kearny
Cluett, Peabody & Co., How'd & Hd. Ct.
Dorey & Cunningham, 11 Market
Greenebaum, Well & Michels,
Mission bet. 3d & 4th
Hansen & Elrick, 1105 Fillmore
Rogerson, J. C., 3316 22nd
Toggerly, The, Van Ness & Ellis
Bernstein, Sam., 1138 Geary
- MERCHANT TAILORS.**
Growall, W. L. Co., 704 Market
Marshall, A., 321 Crocker Bldg
Jacobi, J. M. & Co., Sutter and Montg.
Lyons, Chas., 1472 Fillmore
McMahon, Keyer & Stetler Bros.,
892 Van Ness Ave
Martin Bros., Humboldt Bk. Bldg.
Reid, J. & Son, 943 Van Ness
Rhenstrom, C. H., 2415 Fillmore
Stell, Henry Co., 642 Market
Valentine, R., 724 Market
- METAL WORKS.**
Flinn, John Metal Works, 384 Second
Pacific Metal Works, 153 First
- MICROSCOPES AND BIOLOGICAL
SUPPLIES.**
Bausch & Lomb Optical Co., 154 Sutter
- MILK AND CREAM.**
Columbia Dairy, 231 Franklin
Jersey Farm Co., 3550 Nineteenth
Loewe, Wm. G., 624 Russia Ave
Riverdale Creamery, 1416 Devisadero
S. F. Cream Depot, Minna near 11th
Standard Milk Co., 3201 Sixteenth
- MILLINERY.**
Butler-Schultz Co., 957 Geary
Hinz & Landt, 975 Geary
Holm & Nathan, Bush & Polk
Muller & Baas Co., Polk & Bush
New York Millinery, 133 Van Ness
Spencer & Mitau, 1140 Van Ness Ave
- MILLWRIGHTS.**
Dibert Mfg. Co., 7th & Folsom
- MINERAL WATERS.**
Ring Bros., Nineteenth & Castro
Eggers, Chas. & Co., 118 Eureka
Shasta Water Co., 6th & Brannan
Witter Medical Springs Co., 647 V. Ness
- MINING COMPANIES.**
Alaska Treadwell Min'g Co., Mills Bldg.
Bourn, W. B., 2550 Webster
Ralston, W. C., 368 Bush
- MINING MACHINERY.**
Woodbury, Geo. E., 238 Townsend
- NECKWEAR MANUFACTURERS.**
California Neckwear Co., 1103 Sutter
Heineman, H. M., 1649 Bush
Samter, L. & Sons, 758 Mission
- NEWS DEALERS.**
Foster & Orear, Ferry Bldg
- NOTARIES PUBLIC.**
Levy, Eugene W., Russ Bldg.
Palmer, Sid S., 307 Monadnock
- NOTIONS AND SMOKERS' ARTICLES.**
Son Bros. & Co., 837 Mission
- OFFICE FILING DEVICES AND SYS-
TEMS.**
Library Bureau, Inc., 860 Mission
Yawman & Erbe Mfg. Co., 712 Mission
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Porter, W. S., 2029 California
Standard Oil Co., 1150 Broadway, Oakland
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California Optical Co., 181 Post
Chinn-Boretta Optical Co., 1821 Fillmore
Hirsch & Kaiser, 218 Post
Kahn, Geo. H., 1232 Van Ness Ave
Kahn, Henry & Co., 626 Market
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Armer, A. M. & Co., 760 Mission
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Darbee & Immel, 1886 Fillmore
Moraghan, M. B. Oyster Co., 380 Bran.
Morgan Oyster Co., The, 614 Third
- PACKERS OF CANNED SALMON.**
Alaska Packers' Ass'n., Wells Fargo Bldg.
- PACKING HOUSE PRODUCTS, TAL-
LOW AND COTTONSEED OIL.**
Willits & Patterson, 85 Sacramento
- PAINTS AND OILS.**
Bass-Hunter Paint Co., 816 Mission
Cline, C. G. & Co., 156 King
Fuller, W. P. & Co., Beale & Mission
Klatt-Hirsch & Co., 113 Fron
Magner Bros., 419 Jackson
Nason, R. N. & Co., Utah & Fifteenth
Pacific Paint & Varnish Co., 549 Hwr
Rea, L. A. & Co., 1228 Fillmore
Whittier-Coburn Co., Howard & Bea
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Brace, N., 459 Valencia
Fraser, John P., 221 Fel
St. Denis, J. Co., 1457 Ellis
Swan, J. S., Jessie, near Fourth
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BOXES.**
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Cal. Paper Box Co., 3175 Sixteenth
Crown-Columbia Pulp & Paper Co.,
728 Montgomery
Fleishacker, A. & Co., Grant Ave. & Bush
Greater San Francisco Paper House,
915 Buchanan
Pacific Coast Paper Co., 545 Mission
In. Bag & Paper Co., 1059 Frklin, Okld
Zellerbach, A. & Sons, Battery & Jack'r
- PATENT DOOR OPENERS AND CLOS-
ERS.**
Rischmuller Geo., 35th St., Oakland
- PHARMACEUTICAL PREPARATIONS.**
California Fig Syrup Co., 392 Church
Pawnee Indian Medicine Co., 2476 How'd
Law, Herbert E., Viavi Bldg., 636 Pine
Nat. Pharmacy Co., 957 Bdwy, Oakland
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Rushnell Photo Co., Turk & V. Ness
Cohl, Samuel, 591 Halght
Taber Photo Co., 1548 Page
Waters, R. J. & Co., 833 Ellis
Weidner, Chas., 1639 Fillmore
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Bryant, Edgar R., M. D., 1944 Fillmore
Gibbons, Henry Jr., M. D., 350 Post
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
D'Evelyn, Frederick W., M. D.,
Central Building, Polk & Sutter
Palmer, Geo. H., M. D., 2446 Jackson
Pischel, Kaspar, M. D., 1817 California
McNutt, W. E., M. D., 1800 O'Farrell
Regensburger, Martin, M. D., 3376 Clay
Rosenstirn, Julius, M. D., 1626 Sutter
Rosenthal, C. H., M. D., 636 Baker
Sherman, Harry M., 2210 Jackson
Veckl, Victor G., M. D., 1408 Geary
Ward, Jas. W., M. D., 1380 Sutter
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Bowers & Son, McAllister & Van Ness
Curtaz, Beni & Son, 1615 Van Ness
Deitemeier Piano Co., 835 Valencia
Eilers Music Co., 1130 Van Ness Ave
Kohler & Chase, Sutter & Franklin
Mauzy, Byron, 1175 O'Farrell
Pierce, Walter S. & Co., 689 14th
Sherman-Clay Co., 1625 Van Ness
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- PLUMBERS.**
Ickelheimer Bros., 1115 Sutter
Murray Bros., 623 Sacramento
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Wilson, W. F. Co., 1177-1179 Turk
Wittmann, Lyman & Co., 315 Polk
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PLIES.**
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Tay, George H. Co., 19th & Minnesota
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DEALERS.**
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Cudahy Packing Co., Sacramento
Heineman & Stern, 1040 McAllister
Roth, Blum & Co., 50 California
South S. F. Packing & Pvn. Co.,
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Western Meat Co., 6th & Townsend
Wilfert Bros., 5 Taylor
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O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard, 1119 Post
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Box 29, Berkeley
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Allen's Press Clipping Bureau, Kohl Bg
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Bent & Meyers, 20 Silver
Brunt, Walter N. Co., 391 Jessie
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Crackhon, E. A., 22 Leavenworth
Dempsler Bros., 147 Minna
Freygang Printing Co., 1322 Howard
Gilmarin Co., The, 45 Ecker
Greater San Francisco Printing Co.,
14 Leavenworth
Kohlberg-Cassina Co., 967 Golden Gate
Monahan, John & Co., 311 Battery
Murdock Press, 68 Fremont
Myself-Rollins Bank Note Co., 22 Clay
Pacific Ptg. & Eng. Co., 1578 Market
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Pernau Publishing Co., 423 Hayes
Phillips & Van Orden Co., 1617 Mission
Spaulding-Grail Co., 912 Howard
Tibbets, H. C., 1590 Geary
Torres, Jos. M., 534 Commercial
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 Holmes Investment Co., The.
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 Marye, Geo. T. Jr. 345 Haight
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 Parrott, John. 502 California
 Payson, A. H. Santa Fe Office
 Quinn, John E. 1221 Polk
 Runyon, E. W. 515 Monadnock Bldg
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 Shiels Estate Co. 1380 Sutter
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 Wilson, A. W. 1814 Gough

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 Mitchell, J. H. 2046 Center, Berkeley
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 Dow, Geo. E. Pumping Engine Co.
 First & Howard
 Platt Iron Works Co. 509 Market
 Price, G. W. Pump Co. 23 Stevenson

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 Easton, Wendell. 209 Monadnock Bldg
 Ehrenfort, Wm. 801 Fillmore
 Ferguson-Breuer Co. 251 Montgy.
 Fisher, Chas. W. 490 Haight
 Giselman, Wm. 1300 Golden Gate Ave
 Grady, John H. 3526 Twenty-fourth
 Grothwell, L. & Co. 414 Kearny
 Harrigan, Weidenmuller & Rosenstirn.
 Inc. 345 Montgomery
 Healy & Gillespie. 244 Church
 Hendrickson, Wm. & Co. Shreve Bldg.
 Hensley-Green Co. 35 Van Ness Ave
 Heyman, Oscar & Bro. 113 Montgy
 Hoag & Lansdale. 243 Bush
 Hooker & Lent. First & Market
 Inverness Land & W. Co. Merch. Ex.
 Jacques & Thaler. 255 Montgomery
 Joost Sons & Co. 16th & Guerrero
 Kahn & Feder. 329 Kearny
 Kane & Co. 217 Montgomery
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 408 Kearney
 Lehnars, J. H. 417 Montgomery
 Lichtenstein Bros. Co. 268 Market
 Lyon & Hoag. 636 Market
 Mackenzie & Underhill. 106 Merch. Ex
 Madison & Burke. 30 Montgomery
 Magee, Thos. & Sons. 22 Geary
 Martin, Walter S. Call Bldg
 Marston, Frank W. 244 Sacramento
 McElroy, R. D. 704 Market
 McGaw, John & Co. 1109 Polk
 McGarry, W. B. & Co. 41 Montgomery
 McLeod Co., C. P., Inc. 2587 Mission
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 Middleton, John. Pacific Bldg
 Mooser & St. Germain. 1354 Polk
 McMahon, Mabry. 412 Market
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 2004 Delaware, Berkeley
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 Plunkett, Jas. J. 1443 Fillmore
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 Roberts, John W. 220 Sutter
 Rucker, Jos. H. & Co. 49 Post
 Russell, Chas. B. 222 Kohl Bldg
 Sachs, Sanford. 2027 Sutter
 Sage, O. G. Mills Bldg.
 S. F. & Suburban Home Bldg. Society
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 Schroth Co., The. 251 Kearny
 Schmitz, L. A. 3321 Twenty-first
 Scoffey, Leonidas J. 26 Montgomery
 Shainwald, Buckbee & Co. 27 Montg.
 Skelton, E. W. 229 Montgomery
 Speck & Co. 54 Geary
 Strassburger, I. & Co. 484 California
 Stine, O. C. 636 Market
 Strong, Belden & Farr. 45 Post
 Truman & Rodgers. 147 Sutter
 Twist, W. P. 1443 Fillmore
 Umben, G. H. & Co. 20 Montgomery

Von Rhein Real Estate Co. 51 Geary
 Wayman, Guy T. 517 Market
 Weck, F. A. Realty Co. Berkeley
 Wehe, A. W. Metropolis Bldg.
 Whittell, George Jr. 75 Sutter
 Williams & Surryhne. 114 Sutter
 Wolf & Hollman. 327 Kearny

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 Christensen, M. A. C. 870 Mission
 Louis Fashion Restaurant. 22 Sansome
 Galindo, F. B. 1018 Van Ness Ave
 Kilborn & Hayden. 34 Market
 Krone, F. W. 911 O'Farrell
 Larsen, C. G. 50 Eddy
 Louvre, The. Fillmore & Eddy
 Petersen, Jacob. 9 Market
 Pouchan, G. & Co. 497 Golden Gate
 Ravn & Karstensen. 131 Market
 Swain Company. 1241 Van Ness
 Tait's. Eddy & Van Ness Ave
 Techau, R. J. 1279 Webster St., Alameda
 Techau Tavern Co. 642 Pacific Bldg.
 Westerfeld, P. & Co. 1530 Haight
 Zinkand, Chas. A. San Rafael

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 Pacific Refining & Roofing Co.
 379 Monadnock

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 Goodyear Rubber Co. 573-579 Market
 Gorham Rubber Co. Fremont nr. Mkt.
 Winslow, C. R. & Co. 658 Howard

RUBBER STAMPS.

Patrick & Co. 126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
 Russ Bldg
 La Zacualpa Rubber Plantation Co.
 Russ Bldg

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California Rug Co. 3147 Lombard

SAFES.

Freeman, Brewster & McCabe.
 455 Golden Gate Ave.
 Herring-Hall-Marvin Safe Co.
 Second & Jessie
 Hermann Safe Co., The. 120 Folsom
 Parcells Safe Co. 577 Market

SAW WORKS.

California Saw Works. 721 Brannan
 Simonds Mfg. Co. 368 Sixth, Oakland
SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. 147 Grove
 Weber, C. F. & Co. 1151 Polk

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Doub & Co. 717 Market
 Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND GRAIN.

Bowen, E. J. 1944 Webster

SEEDS AND PRODUCE.

Volkman, Chas M & Co. S'some & B'way

SEED GROWERS.

Metson, W. H. & Co. 1101 Laguna
 Morse, C. C. & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons. 17 Spear
 Steiger Terra Cotta & Pottery Works
 Eighteenth & Division

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 Evans, J. W. 1658 O'Farrell
 Jackson, W. E. 414 Polk
 Singer Mfg. Co. 17 Jones
 White Sewing Machine Co. 1478 Market
 Wilcox & Gibbs. 570 Sutter

SHEET IRON AND PIPES.

Smith, Francis & Co. 61 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave
 Delano Bros. 70 Spear
 Shields, Thos. 571 Mission

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Boole, W. A. & Son, Inc. 112 Market
 Pacific Shipyard & Ways Co.
 Alameda Point, 172 East

Turner, Matthew. 209 Steuart
 Whelan, Jas. J. 110 Main

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 Josselyn, G. M. & Co. 39 Main
 Sellers, Madison & Co. 96 Market
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 American Trading Co. Monadnock Bldg
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 Barneson, Hibberd Co. Cal. & Front
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 Bowring & Co. 118 Battery
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 Herrmann, Geo. Co. 310 Sacramento
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 Alaska Commercial Bldg.
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 Cen. Stationery & Sup. Co. 1186 Mkt
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 Hill, Harley J. 32 Kearny
 Schwabacher-Frey Stationery Co.
 42-44 Sutter

Standard Office Sup. Co. 603 Mont.
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 Jackson-St. Wharf

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 Fugazi, J. F. 628 Montgomery
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 Pacific Coast Steamship Co. 112 Market
 Pacific Mail Steamship Co. Flood Bldg
 Toyo Kisen Kaisha. Flood Bldg.
 Monticello Steamship Co. Ferry Bldg.
 Northern Commercial Co. 320 Sansome
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 Sixth Ave. South, South S. F.

Norton Tanning Co. 310 Clay

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 Grandjean, Henry. 359 2nd, Oakland
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 Hills Bros. 645 Howard
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 Holt Bros. Co. 914 Folsom

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Waterhouse & Lester Co. 534 Howard

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 Uhl Bros. 723 Market

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Merchants' Association REVIEW

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

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Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

ABOUT THE ENCOURAGEMENT OF HOME INDUSTRY

The Review prints this month an article by a field representative of the California Metal Trades Association, on the rather important subject of keeping at home structural steel and other metal contracts in building operations. Mr. Kerrigan declares that conditions of production have greatly improved in the last six or seven months, so that workmanship and promises of delivery can be relied upon, and he urges that a small difference in cost should not lead good San Franciscans to send contracts East.

There are two sides to the question. Possibly the more important one is that San Francisco needs the buildings and the building operations; and the cheaper the cost the more buildings her property owners can afford to erect, and the more extensive the building operations and the employment of labor will be. It is desirable to keep as much work here as possible, other things being equal. But when other things are unequal the determining element is bound to be the price.

The right way to attack the problem is, in our opinion, for all concerned to get together and see if there is not some way to chisel the local price down. Mr. Kerrigan suggests that some of the fabricators here could well afford to ask less money in order to get more work. That would be in line with large and wholesome industrial development. At the same time, if some of our influential business men could somehow persuade the railroads to reduce the freight on plain steel (if a railroad can reduce anything nowadays without getting into trouble with the Interstate Commerce Commission), that should enable the local fabricator to compete with his Eastern rival in the matter of price without increasing the cost to the builder. (Any effort to secure the advantage of a differential by inducing the railroads to raise the tariff on fabricated steel should be resisted with arms, like burglary.) It is possible that the railroads could be made to see the same advantage in hauling plain steel at a lower rate that the local plants should see in turning out the finished product for less money; namely, more work. The thing is worth trying. Sometimes a bad matter that does not look adjustable can be fixed up to the general satisfaction by a little effort.

There is likely to be a great deal more building done during the fall and winter, and San Francisco should benefit by it in every way possible.

PUBLIC IMPROVEMENTS ARE WELL EXECUTED

Readers of the Review that have followed the reports of the Merchants' Association's engineer on the improvement work being done under the bond issue will probably note a difference from the days when San Francisco sewers were made of cement barrels with the heads knocked out—if the workmen had time to knock them out—or of redwood box construction that was considered connected if two ends got into the same block. Conditions today are far better, the public work is, on the whole, well executed, and if there were any disposition toward a return to the old methods, the Merchants' Association would promptly make it known. As it is, the City Engineer's office does its duty, uniformly, and there is little to complain of. On the work the Association has had under inspection, at least, the city has come pretty close to getting value for its money.

LOWER PRICES SHOULD STIMULATE BUILDING

Building conditions in San Francisco are approaching the normal, which means that work can be done for between 35 and 40 per cent less than was the case when the great rush to rehabilitate property was on. That was a wonderful rush, and it has had wonderful results. All modern miracles of industry were broken during the two years that followed the fire. Men (and women) of consummate financial daring vied with each other in restoring their properties, and their manifest determination to have their city back again gave hope and confidence to all classes of the community. Out of a distracting chaos they brought the present order until today we can truthfully say that the worst is over, and the position and standing of San Francisco among the great cities of the country is secure.

Now comes the opportunity, with settled and steady conditions, for the rest of the city to do its part. The field of high realty values is well defined. The attractions that made San Francisco popular are none of them lost, and all will soon occupy their old places. Rebuilding in the burned district is not a gamble. A larger and wealthier population must have accommodations near the heart of the city. And though it is impossible to foresee just what the demand is going to be at the end of the period required for the erection of a building, there are considerable areas still unoccupied in which there is no doubt whatever that the demand will keep pace with the supply. In the opinion of competent observers there never was a better time to build than the present, and every successful venture of the sort makes the community just that much stronger financially. In five years from April, 1906, the restoration of the city will be practically complete.

San Francisco's registration for the primary election has broken all previous records, having reached the total of 55,438.

NATURE'S GIFT TO SAN FRANCISCO

In the Eastern states a large number of people that had managed to survive the climatic slaughter of last winter have been killed by the heat this summer. Of those that pull through the torrid season, another considerable number will be frozen to death next winter. In the meanwhile the temperature of San Francisco has been, as it always is, just about right. In June it was cool and stimulating. The highest temperature was 86 degrees, and this was without any of the humidity that makes Eastern summer weather oppressive. The lowest temperature was 46 degrees and the mean was 55.4 degrees. There were no thunderstorms.

MRS. BALDWIN STUDIES EASTERN PLAYGROUNDS

Mrs. E. L. Baldwin, president of the California Club, has been making personal visits to the playgrounds of Boston, New York and Chicago, in order to gather the newest ideas for the development of these valuable items of municipal furnishing. She will set forth some of the results of her observations for readers of the Review.

SOME SNAP TO THIS REALTY TRANSACTION

Last month was recorded the transfer of a piece of property in San Francisco, about 75x96 feet in area, for \$700,000, or more. Though snaps in the real estate market are rare this city probably presents more good opportunities for safe investments in real estate than any other in the country.

WILL SHOW THE STATE BOARD WHAT LAND IS WORTH

At last San Francisco property owners are about to have proper representation before the State Board of Equalization. The San Francisco Real Estate Board has taken up the matter and will have the recent sales canvassed by an expert to show real values—provided it can raise the necessary funds among the property owners.

CHANCE TO BID ON THE FORT MASON DEPOT

Some good San Francisco firm should be able to take the Fort Mason army depot contract, now that the Government has called for new bids. These bids will be opened August 25, and the chance is too good for all our local builders to pass it by.

HIGH BUILDINGS AND HIGH PRESSURE

In all plans for tall new buildings in San Francisco, architects and owners will do well to consult the City Engineer's office about the required thickness and strength of stand pipes and sprinklers for fire protection. The auxiliary high pressure system will be capable of producing a pressure of 150 pounds to the square inch.

